

**EXPLORING LIVELIHOOD OPTIONS AMONG WOMEN: THE CASE OF
EMPLOYEES OF SMALL-SCALE PALM OIL PRODUCERS IN THE
KWAEBIBIREM DISTRICT, GHANA**

By

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DECLARATION

I declare that this submission is my own work towards the Msc. Development Policy and Planning and, to the best of my knowledge, it contains neither material previously published by another person nor material which has been accepted for the award of any other degree of the University, except where due acknowledgement has been made in the text.

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ABSTRACT

The study explores livelihood options among women: The case of employees of small-scale palm oil producers. The main objective was to identify alternative sources of livelihoods and coping strategies, socio-economic status of women employees of small-scale palm oil processors in the Kwaebibirem District. Livelihood options in this paper refer to the ‘different ways’ in which women employees of palm oil processors meet their daily needs.

Census was used to interview 290 women employees. Random sampling of 10 communities and 25 palm oil processing enterprises were picked to represent the District. The data analysis was done by employing Statistical Package for Social Sciences (SPSS version 20) as a tool in order to make meaning out of the data.

Based on the study, the following findings were made;

Women employees (84%) of palm oil producers have no employable skills and want skill training. These women employees have five main sources of livelihood. Palm oil processing, Farming and Petty trading form a coping strategy for the women employees of palm oil producers in the District. All women employees are casual workers, 5% belongs to Community Based Organizations and Farmer Based Organizations. Ghana Oil Palm Development Company affected households of the respondents constitute 6%. The incomes of 78% of the women employees fall below the minimum wage of Ghana for 2015 which ensures that their minimum standard of living as workers is met. Finally, the study revealed that women dominance in the palm oil processing industry is due to the fact that processing is traditionally meant for women. The study recommends that;

The District Assembly as a matter of urgency strengthen the LESDEP programme in training school dropout, unskilled people, including women employees (84.3%) of palm oil producers without employable skills which pose a poverty threat and other social problems in the future. The District Assemblies could do this through collaboration with local NGOs interested in skill development. The collaboration between the District Assemblies and the NGOs may take the form of sharing both human and material resources through public- private partnership.

LIST OF ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
BAC	Business Advisory Centre
CIIFAD	Cornel International Institute for Agricultural Development
CBO	Community Based Organization
DMTDP	District Medium Term Development Plan
DFID	Department for International Development
ECOWAS	Economic Community of West African States
FAO	Food and Agricultural Organizations
FBO	Farmer Based Organizations
FOHREC	Forest and Horticultural Research Center
GDP	Gross Domestic Product
GOPDC	Ghana Oil Palm Development Company
GoG	Government of Ghana
GLSS	Ghana Living Standard Survey
GSS	Ghana Statistical Service
HIV	Human Immuno Virus
KbDA	Kwaebibirem District Assembly
IGF	Internally Generate Fund
IMF	International Monetary Fund
ILO	International Labour Organization

IFAD	International Fund for Agricultural Development
LESDEP	Local Enterprise Skill Development Program
MOFA	Ministry of Food and Agriculture
DADU	District Agricultural Development Unit
NGO	Non Governmental Organization
NHIS	National Health Insurance scheme
OECD	Organization for Economic Co-operation and Development
OPRI	Oil Palm Research Institute
SPSS	Statistical Package for Social Sciences
SSNIT	Social Security and National Insurance Trust

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CHAPTER ONE

INTRODUCTION

1.1 General Introduction

The ultimate aim of development is to ensure improvement in the value of life of individuals within the community which may amount to progress and development for the entire community (Agbesinyale, 2001). Over the years, effort to improve the living conditions of people has taken various forms and targeted different classes of people. Agriculture which is widely practiced and understood has been identified to be a useful starting point for the development of livelihood (Adkins, 2004). Further evidence indicates that rural communities have attracted attention in recent years as it is believed that rural poverty is a major source of urban poverty due to rural-urban-migration. Poverty is expressed in many ways both rural and urban areas but it is often caused by related factors such as external shocks for example; war or famine; international economic affairs requiring debt payment or macroeconomic severity and low social spending by national government (Anthony & James, 2004:121). In this regard, it is generally accepted that development strategies be integrated by communities, planners and policy makers so as to bring about total development thereby reducing rural poverty.

Recent guiding principle for development identifies sustainable agriculture and its related activities as well as rural development as being the center of development efforts. This shows that agriculture has a special and important role to play in society because it helps to sustain rural life. For example, agriculture serves as the main source of food, income and employment to the larger population. For instance, in Ghana, 60% of the economically active population is engaged in agriculture. According to Kwaebibirem District Assembly (2013), 76.8 percent of the people in the Kwaebibirem-district depend on agriculture for their livelihoods. Among these are women who engaged in palm oil production as a means of livelihood. This re-emphasized the important role agriculture and its related activities play in sustaining rural economies of various Districts. During early times, it was subsistence farming, where a farmer produced whatever amount was necessary to sustain his family. With the advancement of technology there are lots of changes in the society and its waves are reflected in the agricultural sector also.

Agriculture and its allied activities provide a means of “livelihoods” for many households and families either through production, processing or marketing. Livelihood in context refers to ‘ways’ in which people make a living. According to (DFID, 2001) livelihoods are the total ways in which people make a living. Households with many livelihood assets are generally more resilient than households with fewer assets (FAO & ILO, 2009). Depending on the type of livelihood one pursues, households may have sufficient savings to buy food when crops do not do well in a particular year, small traders may have sufficient cash to buy new stocks of materials after occurrence of a disaster (for example fire outbreaks) has destroyed their previous stock of items so is a livestock farmer afford to lose or sell few animals and still have enough to build up their herds again after the emergency is over.

It is important for one to take note of the fact that the most basic livelihood outcomes are related to satisfaction of basic necessity of life which include; food, water, shelter, clothing, sanitation, health care, and others. Ultimately, the outcome is to achieve the preservation of the household and to cater for the next generation with a desirable quality of life. Strengthening livelihoods against future shocks requires flexibility, contextual knowledge and a long term commitment from all stakeholders.

Considering the rate of increase in human population globally in the 21st Century, more livelihoods will be required more than ever before in order to meet the demand of the population growth. Appropriate ways can be sort to multiply livelihoods by increasing resource use intensity and the diversity by individuals and groups in sustainable ways. For policy and practice, new concepts and analysis are therefore needed to provide direction for sustainable livelihoods to meet the ever increasing population in the Districts as well as in the whole nation.

1.2 Problem Statement

Globally, people's livelihoods whether rural or urban based depends on natural resources or claims through which they make their living. According to IFAD (2012) three quarters of the world's poorest people live in areas that are rural and their livelihoods mainly depend on agriculture including its related activities. People turn to adopt livelihoods through their own initiatives or inheritance in order to survive. Interestingly, fast growing global population has implications for the future generation in terms of livelihoods as resources are scarce and limited. There is therefore the need for innovative ways to multiply livelihoods by increasing resource-use intensity and diversity in order that the future generation's livelihoods are guaranteed to a large extent as Ghana is not an exception to this global trend.

Kwaebibirem District being the District under investigation for the study is one of the Districts in Ghana which is economically endowed with several natural resources. These resources include; River bodies, diamond, gold, fertile lands, citrus, cocoa and oil palm. However, these natural resources have been depleted due to illegal mining activities threatening rural livelihoods (Owusu-Koranteng, 2008). According to Owusu-Koranteng surface mining is gradually killing agriculture but the negative effects of the former on the latter are conspicuously missing from the discussions on the rising cost of food prices. Kwaebibirem District Assembly (2013) noted that Agriculture in the District employs 76.8% of the economically active labour force, Commerce accounts for 11%, Industry and Services employ 8.5% and 3.7% respectively. Furthermore, palm oil processing is a major economic activity employing an estimated number of 1,800 of economically active people in the District. This industry helps to reduce unemployment to a large extent and also improving the economy of the District through revenue payment. There are palm oil processing companies in the District which contribute to the social and economic improvement of the District. These companies include; Ghana Oil Palm Development Company (GOPDC), Damang Mills, Obouma Mills, Oro Mills Gh. Ltd and Seriderpam all engage in commercial production and processing of palm oil for export. These companies provide employment for some people hence protecting their livelihoods. Apart from these large companies, there are small-scale processors scattered all over the

District employing a large workforce and providing them with daily means of livelihood. The Ghana Oil Palm Development Company as mentioned earlier was established in 1975 by the Government of Ghana. Land area of 21,000 hectares was acquired for plantation development and subsequently process palm oil for Unilever Ghana Ltd and also for export. Over, 2000 households have been displaced for the past five years (Siat Group, 2013). This deprives them of their livelihood which used to be earned through farming. Besides, mining activities including illegal mining (Galamsey) have made matters worse as some of the available lands were also degraded by these miners. It is estimated that about 975 displaced people secured employment at the small-scale palm oil processing enterprises (Kramers) in the District. It appears that these workers are only occasionally employed as they come to the mill to work for an income and latter disappears during the year. The question is do how these workers manage their “livelihoods” all year round if that is the case.

It has also been observed that these small-scale producers engage employees who are mostly women in the palm oil processing value chain (Osei-Amponsah, 2013). These women have been estimated to be over 1,000 in the District. What are the bases for this trend if that is really the case? These women employees work for several man-hours but it appears they earned relatively low daily wages which may not be sufficient to meet their minimum daily consumption needs. This implies that these women employees may have no savings and therefore likely to be poor and vulnerable. This also suggests that these women employees engage in other extra-economic activities that support their livelihoods hence their ability to manage and sustained their families. The purpose of this study therefore is to explore various livelihood options and coping strategies available to these employees of small-scale palm oil producers in the Kwaebibirem-District.

1.3 Main objective of the research

The main objective of this study is to identify alternative sources of livelihoods and coping strategies, socio-economic status of women employees of small-scale palm oil producers in the Kwaebibirem District.

1.4 Specific objectives

The specific objectives seek to;

- ❖ Assess various sources of livelihoods and coping strategies of women employees of palm oil producers in the Kwaebibirem-District.
- ❖ Assess the socio-economic status of women employees of palm oil producers in the Kwaebibirem-District.
- ❖ Investigate and understand the role of women employees in the palm oil processing value chain.

1.5 Research questions

Based on the problem statement above, the study sought to find answers to the following questions;

1. What are the sources of livelihoods and coping strategies of women employees of small-scale palm oil producers in the Kwaebibirem-District?
2. What is the socio-economic status of women employees of small-scale palm oil producers in the Kwaebibirem-District?
3. What roles do women employees play in the small-scale palm oil processing value chain in the Kwaebibirem-District?
4. Why do women dominate the small-scale palm oil processing industry in the Kwaebibirem-District?

1.6 Scope of the study

The approach and scope of the study is dictated by the objectives of the study which is livelihood sources among women employees of small-scale palm oil producers and their incomes under scrutiny on one hand, and the study area on the other. The geographical coverage of the study is confined to the Kwaebibirem–District. In terms of content, its scope is limited to social, economic and the survival strategies of women employees of

the small-scale palm oil processing enterprises in the Kwaebibirem-District under investigation.

1.7 Significance of the Research.

The study aimed to explore livelihood options available to women employees of palm oil producers in the Kwaebibirem- District and how to enhance the livelihood of the people. Critically, the research seeks to build a relationship between livelihood options and livelihood strategies within the context of Kwaebibirem-District.

This research would identify various sources of livelihood opportunities available to women employees of small-scale palm oil producers in the District. The findings from the research would be used to formulate appropriate policies to protect and also create other job avenues that may be more sustainable for these vulnerable groups of women in the District.

The findings would also go a long way to contribute to the formulation of agricultural small-scale industrial development policy in the District. The research would further enhance decision-making on livelihood supports needed for the survival of the rural women by managers of the local economy. The recommendations of this study may help shape policy on poverty reduction strategies in general and rural poverty in particular. The information gathered from the research on individual women employees' livelihood strategies would augment the existing store of knowledge on the existing ways rural women employees of agro-based processing industries cope with livelihoods and further served as a catalyst for future research on innovative ways of reducing rural poverty among women by implementing appropriate policies that would address poverty issues in the District as well as the nation as whole.

1.8 Overview of the Methodology

The research approach employed for the study is a survey with the use of both quantitative and qualitative method of analysis. Primary and secondary data sources were used for the study with much emphasis on primary data. A questionnaire was used as an

instrument for the collection of data. Census of women employees was employed for the study at various processing enterprises.

1.9 Limitations of the study

The major challenge faced during the data collection was non-cooperation of some respondents due to the fact that researchers have always interviewed them without reward. As a result, some refused to co-operate with the researcher. To overcome this challenge, these respondents were convinced using Africa fan drink. This motivated them to speak to the investigator and his assistants. Also, a study of this nature should cover the whole oil palm growing and processing areas in the country so as to examine thoroughly the alternative livelihood sources available to women employees of small-scale palm oil processors who are likely to have low socio-economic status and hence susceptible to vulnerability. However, it will be impossible due to time and financial constraints available for the study. Since women employees in this industry of the Kwaebibirem-District share the same characteristics and problems with others in other part of the country such as Ashanti, Central, Volta, Western and Eastern region of Ghana, the study will be applicable to the whole oil palm growing and processing areas of the entire oil palm growing regions and so, the findings of the study can be used to represent the whole oil palm growing and processing areas in the country.

1.10 Organization of the Study

The study is structured into five chapters. Chapter one covers the background of the study, problem statement, objectives, research questions, scope of the study, significance of the study, overview of the methodology as well as organization of the study. Chapter two reviews the theoretical and literature relevant to the study whilst Chapter three considers, Profile of the Study area, and Research methodology. Chapter four deals with data collection and analysis, discussions of results of the study and the policy or planning implications based on the data analyzed. On the other hand, Chapter five contains summary of major findings, recommendations and conclusion of the study.

CHAPTER TWO

LITERATURE REVIEW ON LIVELIHOOD OPTIONS AND RURAL WOMEN SOCIO-ECONOMIC STATUS

2.1 Introduction of Relevant Literature

This chapter is designed to review literature and relevant concepts to the study. The objective is therefore to provide a theoretical framework for the research. The study further undertakes an assessment of how livelihoods are obtained by women employees of palm oil producers in the Kwaebibirem District as well as the extent to which various sources contribute to these women employees and their households' survival as a coping strategy. This section also attempt to assess institutional support that has direct or indirect relationship on livelihood creation and sustainability. This could help ascertain the role of institutions such as public or private provide in supporting livelihoods of rural women through special programmes that may contribute to their socio-economic improvement.

2.2 Concept of Livelihood and Small-Scale Palm Oil Processing

From the perspective of this study, livelihood means various 'ways' individual women employees of palm oil producers obtained adequate food and cash in meeting the basic need of their household at all the times. These various 'ways' are the sources and activities engaged in by these women that give them income or food staff in order that they are able to take care of themselves and their households. It appears that livelihood sources for women are diverse and are either inherited or created. Inherited livelihood of women includes farming, food processing, petty trading and so forth. On the other hand livelihoods are created through conscious ways through skill acquisition, education and innovations in order to achieve good income and to survive. Rural women including employees of palm oil producers choose from available sources and opportunities based on their circumstances and where they find themselves based upon their capabilities. Capability of women in this context is the ability to labour either through skilled or unskilled. These sources may include; food processing, farming, petty trading, wage employment, mining and so forth. Chambers and Conway (2000) view livelihood as made up of capabilities, assets (including both material and social resources) and

activities required for a means of living'. This means that women employees of palm oil producers could obtain their livelihoods through their own effort, assets and social relations such as group membership. Ellis and Freeman (2002) on their part define the concept of livelihoods to encompass the wider context of governance, institutions and enabling environment for poverty alleviation. It is argued that an 'Institutional Context' for rural livelihoods is important because it helps to follow the special effects of expansion or contraction of opportunities that permit the poor to build their own pathways out of poverty. Todaro and Smith (2011) on the other hand argued that for growth to take place, people including women living conditions must be raised through incomes, consumption of food, access to healthcare, education and freedom to choose from a variety of goods and services. It is argued that a livelihood may not necessarily produce monetary benefits but food security. These arguments ignore the fact that women employees of palm oil producers in the Kwaebibirem have limited influence on institutions either public or private in addressing their needs in order that such women could come out of poverty. For instance the District Assembly could intervene to assist women with soft credit to improve their petty trading and other productive activities. NGOs on the other hand could train such interested women in the rural areas in order to improve their income earning abilities.

Livelihoods of women employees of palm oil producers in the Kwaebibirem district revolves around resources such as land, minerals, crops, livestock, labour, food, palm oil processing, and social relations. However, these resources are closely linked to problem of access as a result of changing economic and socio-cultural circumstances.

Most rural families have many sources of income (Ellis, 2008). This may indeed include off-farm wage work in agriculture, but is also likely to involve wage work in non-farm activities, rural non-farm self-employment (example, trading), and remittances from urban areas and from abroad. Households combine their livelihood resources within the limits of their context and use their institutional relationships to pursue a number of different livelihoods options. Livelihood options such as these can include various types of agricultural activities such as production, processing, marketing and other income generating activities. Each household can have several possible sources of entitlement,

which constitute its livelihood. Though many livelihoods are programmed by birth in most cases, some individuals improvise livelihoods with some creativity or when people become desperate and have to find innovative ways to survive. What they do is mostly influenced by the social, economic and ecological environment in which they live in managing their lives. Generally, it appears that the poor including women employees of palm oil processors have wider sources of livelihood than the rich since they have to explore their environment extensively in order that they can cope with their livelihoods.

2.3 Livelihood options and Rural Women in Small-Scale Palm Oil Processing.

Within the context of this study, livelihood options mean ‘different ways’ in which women employees of palm oil producers are involved income-generation activities so as to meet their basic daily needs. This ranges from self-employment to white collar jobs. Self-employed jobs for rural women may include; food processing, farming, petty trading, artisanship, mining and so on. Food processing is done by agro-processing industries in order to increase the shelf-life of agricultural products which are highly perishable. For instance, palm oil and sheabutter processing. These processing activities provide employment opportunities for the rural women in the catchment area. Farming such as crop and animal production are some of the activities that rural women in the palm oil processing industry may undertake in addition in order to improve their income levels. Trading on the other hand is varied depending on what the individual rural woman want to sell. Rural women employees may derive their food ownership from their own production, income, sale of labour or assets in order to reduce their poverty.

Insufficient livelihood opportunities for women especially in the Kwaebibirem-District may be regarded as the primary cause of women employees’ of palm oil producers poverty and vulnerability. Hair dressing, bead making, sewing, ‘tie and dye’ making are some of the artisanship of rural women employees of palm oil processing engaged in as a means of livelihood. According to Letha and Vijayaragavan (2010), livelihood options of rural women consist of farming and non-farm activities that include; industries, business and service. Jiwa and Wanjau (2008) also noted that livelihood sources are the economic activities that produce different income sources for households. This contribution

encompasses agricultural production as a livelihood source which may lead to industrialization, creation of agri-business as well as related services. These contributions fall in line with activities that are industrial, business and service related that individual women can choose from. In contribution to the discussion, economic activities can be grouped into Crop farming, Trading/Business, Salary, Fishing, Livestock, Rent/lease, Small scale industries, income received from relatives and friends. Livelihood options of women in the District include; Production, processing, trading, mining, services and so forth. Such livelihoods must be sustainable (last into the future) and secure (protected from collapse) in order to reduce poverty.

2.4 Sustainable Rural Livelihoods and Rural Women in Small-Scale Palm Oil Processing.

Resources consist of individual skills and abilities (human capital); land, savings and equipment (natural, financial and physical capital); and formal or informal support from groups and other networks (social capital). So for women employees of palm oil producers livelihoods to be sustainable in the Kwaebibirem-District, ownership of any of the assets must fall within the aforementioned capital in order that their livelihood sources may be sustained into the future. Livelihood is made up of capabilities, assets and activities (including material and social resources) that are required for a means of living. To build up assets and reduce vulnerability, empowerment must be the focus. This may be in the form of training either formal or informal. It must be noted that when women are empowered through training, assets could be generated to address livelihood issues especial the rural women that are into processing in the Kwaebibirem-District. This implies that women empowerment is key through education, skill acquisition and financial capital has the potential of increasing stock of assets such as income, food, livestock, houses, cash crops and so forth thereby reducing their vulnerability.

The global debate on the concept of ‘livelihood’ has gained scholarly attention in the past three decades. Many people found it to be people-centered concept seek to address poverty related issues (Kaag, 2002). Ansong *et al.*, (2000) considered livelihood, and describe it economically as an occupation or work which provides support for individual

or household basic necessities in the form of income. However, in contribution to the debate, it may be argued that this definition failed to account for the fact that people obtained their livelihood through other means such as donations which may not necessarily be cash as being suggested by earlier researchers. The definition further ignores issues of benefits that women employees can or obtained through group membership or an association they belongs. Many researchers have on the other hand have attempted to find out whether there are links between indicators of social capital and ranges of economic variables, including personal income, investment, productivity and Gross Domestic Product (GDP). The World Bank (2000) has reported 'increasing evidence' that social capital is important for poverty alleviation and sustainable human and economic growth. Knack (2000) found a statistically significant and positive correlation between trust and level of investment in 25 OECD countries.

A number of studies have linked social capital to a range of health and well-being outcomes, such as mortality rates, reported happiness, and rates of depression and health diseases. Putnam (2000) cites the results of numerous studies, which indicate a link between social connectedness on one hand, health and personal well-being on the other. Again, Putnam's own indicator of social capital itself is strongly and positively correlated to a composite index of good health outcomes in the United States. The index included indicators such as health-care expenditure, sexually transmitted disease rates, infant mortality rates and immunization rates. In a study of social capital and individual health in Russia, Rose (2000) discovered that the various indicators of social capital are important determinants of self-assessed physical and emotional health.

Ellis and Freeman (2002) observed that livelihoods in the rural areas and poverty alleviation in four African countries are interlocked in nature. This means that livelihoods in the rural areas depend on each other. For instance, availability of palm fruits for palm oil processing as a means of livelihood by women in the Kwaebibirem-District is much dependent on the cultivation of oil palm in the District. This leads to associated activities such as marketing of the palm oil and the palm kernel which also provides employment for many thereby providing livelihoods for more people including women within the value chain. A combination of assets, abilities and social interactions indicate or dictates

the type of strategies adopted by the women employees of the palm oil producers in the District and this cannot be prescribed for any particular group of women, only time can tell. Carney in (Brooks & Davila, 2000) further argues that the concept of livelihood emanates directly from the generally acceptable definition of poverty, which highlight the absence of basic needs such as, income or assets (material and non-material), dignity or autonomy, social inclusion, equality (both in gender and ethnicity) and political freedom or security. Widening the interlocking nature of rural livelihoods, the Department for International Development (DFID, 2001) livelihood idea focuses on assets also known as capital, upon which individuals including women employees of palm oil producers in the Kwaebibirem-District draw on to advance their livelihoods. DFID defined sustainable livelihoods as a combination of the resources used and the activities carried out in order to live. These are natural capital, human capital, social capital, financial capital and physical capital. From the discussion, livelihood can be viewed as a dynamic concept, thus under goes changes over time as conditions of living also change for the individual women employees. Several critics of the DFID strategic livelihoods framework are of the view that existing livelihood studies dwell too narrowly on the actions and strategies of a group of people and take insufficiently into account the context of structural constraints such as power inequalities in which these rural women have to make a living. Furthermore, this may be dangerous because it turn to reduce the desire to deal with the structural causes of poverty which may include geographical location of the victims, and unequal access to productive resources and unequal power relations. On the other hand, livelihood approach is criticized in that as much as it focuses on poor people's actions and strategies, it overemphasizes this to the detriment of studying the relationships that exist and should exist between poor people and the broader society.

Further criticism emanates from the fact that most livelihood research is clouded in schemes, tools, definitions and frameworks. These, however, does not adequately incarcerate the complex dynamics of the livelihood systems. In the end, livelihood research is used as a stiff frame to be put over the social reality of researchers. The conclusion on the debate is that this may be harmful to an approach which claims to be people-centered, dynamic and sensitive to diversity.

2.5 Livelihood Vulnerability and Rural Women in Small-Scale Palm Oil Processing.

Livelihood is said to be vulnerable when it is easily affected negatively by natural disasters (earthquakes, floods, outbreak of pest and diseases) and man-made factors such as conflict or war as well as economic downturns. A particular livelihood is not only determined by its productive outcomes, but equally by its ability to cope with shocks and seasonal changes. Shocks in this context include weather fluctuations. The oil palm cultivation requires about 2000mm of rainfall per annum in order to produce maximum yield provided the soil fertility is adequate. On the other hand, low amount of rainfall result in low yield. This has implication on rural women employment at the palm oil processing enterprises as a source of their livelihoods in the District. Factors such as weather failures, relatively low income, state acquisition of land, natural disasters (pest and disease outbreaks) and economic downturns affects livelihoods of women employees of palm oil producers. Marschke and Berkes (2006) observed that toughness offers an opportunity for exploring stresses and shocks and to understand livelihood dynamics.

Availability of resources, income-generating opportunities, and demand for certain products and services may fluctuate seasonally. Depleting of natural resources due to mining and reduce amount of rainfall as a result of climate change poses serious challenges to the future of many livelihoods for women in the Kwaebibirem-District. These changes affect the availability of assets and the opportunities to transform those assets into a “living” these women. Under such conditions, women employees in the palm oil processing industry must adapt existing strategies or develop new strategies such as skill acquisition, combining processing activities with farming and petty trading in order to survive. Grown *et al.*, (2008) have also argued for a measure of female deprivation or vulnerability, which would include economic, physical, and decision-making vulnerability at the household level.

2.6 Institutional Support for Livelihood Creation and Rural Women in Small-Scale Palm Oil Processing.

Within the context of this study, Institution is used to describe government agencies, local and international NGOs that have the responsibility of contributing either directly or indirectly to rural women livelihoods especially in the Kwaebibirem District. According to IFAD (2008) an institution may be formal (consisting of regulations, laws, constitutions, rights, rules and conventions, and others) or informal (comprising traditions, customs and values, sanctions, codes of conduct and others). Institutions such as the District Assembly can make it easier, cheaper and more profitable for people especially women processors to invest in activities such as food processing that produce more income and create jobs for employment in rural areas for themselves and/or for others. The 'State' does not only provides services but also protects its citizens through formulation of policies and limits freedoms that can have positive or negative effects on livelihood systems. ILO (2012: 5, 6) noted that commitment on the part of public service delivery actors will help reduce unemployment and underemployment of women in the rural areas. IFAD (2011:7) identified unique problems affecting local enterprises such as palm oil processing industry as lack of access to credit, inadequate managerial and technical skills, low level of education, and poor access to market information.

Also, formal civil-society organizations such as Non-Governmental Organizations, Community Based Organizations, Trade unions, Co-operatives and Churches may provide favourable conditions or limits opportunities for households. Civil-society institutions whether these qualify as institutions or organizations, their effect has given large numbers of the public greater ability and confidence to speak up and to speak out in ways not possible with only public-sector and private-sector entities dominating the institutional landscape (CIIFAD, 2006: p17). The responsibility of NGOs continues to be argued. One view is that they are grassroots organizations devised to solve local problems such as training of women in employable skills in general as well as in the district in order to improve their livelihood sources.

Livelihoods can be promoted by setting up growth based interventions that will aim at improving the pliability of household livelihoods of women in the District. When this is

done it will go a long way to ensure that food and other basic needs are met on a sustainable basis. Such interventions involves-diversification of livelihood strategies; thus creating alternative income-generating activities which may include trading, crop farming, livestock farming, processing, services, and so forth for the individual or groups of women to live on in the District.

2.7 Livelihood Coping Strategies and Rural Women in Small-Scale Palm Oil Processing.

Rural women in the Kwaebibirem tend to develop the most appropriate livelihood strategies possible to reach desired outcomes. Coping strategies of these women are the various measures taken by the individual women employees of palm oil producers in order to adapt to their present circumstances. Coping strategies of women can only be preserved if vital assets such as human, financial, physical, natural and social are well managed. People including women tend to develop the most appropriate livelihood strategies possible to reach desired outcomes. These include food security, good health, “well-being” and so forth. When acute food crises strike, most people are extraordinarily resourceful and draw on a wide range of coping strategies to survive (Oxfam, 2006: 6). This re-emphasized the saying that “necessity is the mother of invention”. A coping strategy is a short-term response to threats to livelihoods (FAO & ILO, 2009). This means that during difficult times, people turn to be creative in order to deal with the present circumstances thereby finding solution to their livelihood problems.

Livelihood that are unstable may be the result of several factors which often act together, including low levels of livelihood assets, high degree of vulnerability to external shocks, and insufficient livelihood support from close institutions. All these factors affect the livelihoods of the women employees of the palm oil producers in the District.

Such coping strategies include different types of production activities, processing, trading, and other income-generating activities. For instance, agricultural production, off-farm employment, formal sector employment or a number of combinations as mentioned earlier. Harrison (2007) noted that livelihoods of some women do not provide sufficient earnings but women have enough to cover their basic needs. This observation failed to

acknowledge the source of additional incomes of women to meet their basic needs. This can be attributed to coping strategies adopted by these women. Natural capital consists of natural resource stocks from which resources flow that are useful for livelihoods. Such resource stocks include; land, water, mineral resources, wildlife, biodiversity, timber, environmental resources and so forth. Social capital on the other hand is the quantity and quality of social resources involving networks, membership in groups, social relations and access to wider institutions in society upon which people draw in their pursuit of livelihoods and as safety net mechanisms for meeting shortfalls in consumption needs.

People use these networks to access services, protect themselves from deprivation and acquire information to lower transaction costs. Human capital is the most important asset of every organization and not the machines or equipment (Armstrong, 2009). Human capital consists of skills, knowledge, good health and the ability to labour, which are important for the pursuit of livelihood strategies. Economic capital is the productive resources and stores such as savings, credit, remittances, pensions, basic infrastructure for example transport, shelter, energy, communications, water systems, production equipment and other means that enable people to pursue their livelihoods. The way and manner people access and use these assets, within the social, economic, political and environmental contexts form a livelihood strategy. Ellis (2000) on other hand noted that a livelihood strategy encompasses not only activities that generate income but many other kinds of elements, including cultural and social choices. The range and diversity of livelihood strategies are many. An individual may take on several activities to meet his/her needs. An individual or group of individuals may engage in activities that contribute to a collective livelihood strategy. Food security is the most important objective poor households pursue. Such poor households ensure that other competing interests are not sacrificed at the expense of the survival of the household both in the short and long term. People may decide to go hungry to preserve their assets and future livelihoods. It is therefore misleading to treat food security as a fundamental need independent of wider livelihood considerations. Thus, the evolution of the ideas and issues related to household food and nutritional security led to the growth of the concept of household livelihood security.

2.8 Small-Scale Palm Oil Processing and Livelihood Security among Rural Women

From the perspective of this investigation, livelihood security can be viewed as adequate resources both human and material that are available to address all women employees of small-scale palm oil producers household needs at all times in the Kwaebibirem-District under study. A household may have sustainable livelihood security in many ways. Thus, through ownership of land, mineral resources, livestock, crops and aquaculture, stable employment with remuneration that is satisfying. Household livelihood security can be viewed from a broader perspective as adequate and sustainable access to income and resources to meet basic needs including adequate access to food, potable water, health facilities, educational opportunities, housing and time for community participation and social integration). According to Acharya, (2006) livelihood security means ownership or access to resources and income earning activities including reserves and assets to offsets risks, reduce shocks, and meet contingencies. The reverse is true for livelihood insecurity. It must be noted that a livelihood may not necessarily produce monetary benefits but food security such as farming. Livelihoods are made up of a variety of on-farm and off-farm activities that together provide strategies for food and cash. Thus, each household can have several possible sources of entitlement which constitute its livelihood. The risk of livelihood failure determines the level of vulnerability of a household to income, food, health and nutritional insecurity. According to (Ghanim, 2000) households have secure livelihoods when they are able to acquire, protect, develop, utilize, exchange and benefit from assets and resources.

2.9 Small-Scale Palm Oil Processing and Food Security of Rural Women

Women employees of palm oil processing in the district derive food entitlements from their own production, income from palm oil processing, group membership, assets, and so forth. Thus, a number of socio-economic variables have an influence on a household's access to food. Vulnerable group's mostly women and children show a chain of responses to economic stress, attitudinal changes and strategies adopted in managing food challenges in the District. It must also be noted that food insecurity is an evolving process which can occur at any point in time. This means poor women households are not

completely protected against food insecurity irrespective of their assets they might be entitled to because situations and circumstances change.

For rural women to address food insecurity problem, there is the need for availability and accessibility of food especially at household level all year round. However, in most cases the food is available but not accessible due to lack of income to purchase the food by such women employees. World Summit on Food Security identified four main pillars- Availability; Access; Utilization; and Stability. Accessibility means that households have income to access food. This implies that food can be available but inaccessible due to lack of income because households are unable to access it hence food insecure. Utilization refers to the utilization of food to meet the specific dietary and nutritional needs of individuals. It also includes proper food processing and storage. Stability refers to a reasonable amount of stability in the food supply from one year to the next. This would also mean that there is the need to have adequate food storage capacities or other means of savings for times of crop failure or other emergencies. Patel (2012) noted that access to food is determined by gender power relations. There is an increasing recognition of the role women often assume in ensuring household food security (WFP 2009; Khogali and Thakar 2001). Famine and food unavailability remain a major concern for many households especially in the developing countries. For poor families, meeting their most basic needs for food, water, and shelter is a daily struggle. This becomes severe when there is unemployment and under-employment, or lack of arable land or other income-earning assets. According to (FAO, 2014: 4) there is more than enough food in the world to feed everyone, but the number of people who do not have enough to eat remains 'unacceptably high'.

It has been observed that adequate food availability at the national level does not automatically translate into food security at the individual and household levels. 'Entitlement' refers to the set of income and resource bundles example, assets and commodities over which households can establish control and secure their livelihoods.

Ecker and Breisinger (2012) noted that food security at the household level is necessary but does not provide enough condition for sufficient nutrition and that food and nutrient act together in determining the individual health status.

2.11 Job Creation and Small-Scale Palm Oil Processing

In Ghana, growth in the Ghanaian economy has been slow. High growth rates are largely dependent on the performance of the external sector of the economy. Unemployment has become one of the most important challenges that the Ghanaian economy face due to increasing labour force. This affects people especially rural women's ability to gain employment in the Kwaebibirem-District in order to sustain their livelihoods. Every year, new people join the labour force, which indicates an annual growth rate of about 5.8%. The gender character of being without a job, illustrate that the rate is minor among males than females (GLSS4) in 2000. To address this phenomenon, rural women empowerment through skill training, informal education, and entrepreneurship may go a long way to reverse this trend in the District. According to ILO (2009) globally, women's unemployment rates is likely to be higher than men. About 22 million women may join the position of the poor in 2010. Grown (2010) noted that since the present emergency imply that women's unemployment will increase, nations must ensure that employment opportunity for women are given through motivational programs that include gender parity in all job programs and projects. Fredman (2005) on his part observed that poverty correlate with ill-health as well as unemployment.

2.12 Female-Headed Household Phenomenon and Women in Small-Scale Palm Oil Processing.

Houses that are headed by women are common and growing incidence in Africa. It is more prevalent in societies that practice polygamy and divorce has been easy and frequent. It is also common in areas where the rural-urban flow is common. Ghana Living Standards Survey (GLSS4) in 2000 observed that one female head is found one in every three households but there are diverse differences in depending on their location. For example, while the national average of women that are household heads is about 34%, the female-headed households' percentage is about 40% in rural coastal areas while it is about 20% in the rural savannah areas. In the national capital, Accra alone, women that head their households account for about 33% of all households. Women employees of palm oil processors in the Kwaebibirem are observed to be part of this phenomenon.

Most women live in the rural areas and as a result of this, more female-headed households are found in the rural setting compared with that of urban areas. These sexual categorical differences have resulted to small investments in the education and guidance of women.

2.12 Poverty and Women in Small-Scale Palm Oil Processing

Poverty in this context means lack of sufficient income and assets to ensure all year round access to food, health care, education, clothing and shelter. Women employees of palm oil processing enterprises in the Kwaebibirem-District appear to lack two or more of these basic needs. Such women require minimum amount of income in order to meet afore mentioned needs on daily basis. However, ability to meet these needs on daily basis depends on how much one earns. Women employees of palm oil processors as workers are expected to earn income that can meet at least their basic needs. The concept of poverty is viewed and defined differently by several authorities including the victims themselves. It is multidimensional in nature as it has both material and psychological dimensions. In Ghana for example, minimum wage (least amount of money legally below which no organization is expected to pay its workers) for each year is used as the basis to negotiate for their salaries or wages so as to guarantee them minimum standard of living. It is determined from year to year in the case of Ghana and for the year, 2015 it is pegged at GH¢7 per day translating into GH¢210 per month. This is a measure by governments to ensure that workers do not suffer undue poverty. This means that any worker that earns less than this amount is likely not to meet minimum standard of living and can be deemed as absolutely poor since basic daily needs of the household may not be met. This is used as the bench mark to determine the number of women employees of palm oil processors that fall below this poverty line in the Kwaebibirem District. Absolute poverty therefore measures poverty with respect to the amount of money necessary to meet basic needs. For example, food, health care, clothing, and shelter. Relative poverty defines poverty in relation to the economic status of other members of the society. People are said to be poor if they fall below acceptable living standard in a given public context. The factors that cause rural poverty are multifaceted and have many dimensions (IMF, 2001). This means that it has a wider scope in terms of definition and therefore defined differently by

people coming from different backgrounds. Issues such as entitlement, assets, means of production as well as gender, empowerments and income distribution all have direct influence on poverty. The World Bank report (2008) defined poverty as a person who earns less than \$1.25 for a day's work could be regarded as poor. In the opinion of this discussion the definition is weak. The argument therefore is that the \$1.25 per day is woefully inadequate and cannot cater for the cost of living per person day in terms of minimum level of consumption as being suggested by the World Bank because the daily demands such as food, health, as well as contributions towards social events on the individual are many. The suggestion for setting the poverty line therefore should be the cost of minimum daily consumption needs quantified by the individual in the rural areas including those of employees of palm oil producers. This therefore makes the poverty line more realistic. According to Ravallion (1992) poverty is defined as the cost of a bundle of goods, clothing and shelter demand to ensure that basic consumption needs are satisfied and below which survival is threatened. The paper observed that life is about accessing minimum provision needed to cope with health and working ability while inequality represents position that is relative to income groups that share common characteristics. (Narayan et al., 2002) observed that poverty means lack of freedom, humiliation, stress, shock, lack of voice, depression and fear of what the future holds. According to (Smelser *et al.*, 2001) poor health needs to be understood in order to create more effective programs for poverty alleviation.

Women comprise of the majority of the poor globally (FAO, 2009). Women who live in the rural areas appear to experience hardship far more than rural men. Their poverty and low social status in most societies is a major contributor to persistent poverty.

Rural women constitute the majority of unpaid productive workers, through their labour on farms and other activities. For many women, any paid work they do is often in the informal sector, such as food processing, petty trading, street vending or home-based factory outsourced labour with very low wages and no safety nets such as health insurance or sick pay. UN DESA (2010) noted that rural women including employees of palm oil processors typically earn less than men in.

Poverty remains the main cause of global food insecurity. Around 80 per cent of the world's populations live on less than \$10 a day (Shah, 2013). This seriously restricts their capacity to buy food, or the inputs needed to grow food, even when these are available. From the discussion, poverty may be described as a dynamic concept that actually undergoes changes from time to time depending on the circumstances. It means lack of sufficient income to take care of one's own basic needs. It is also argued that individuals who earn less than one dollar a day as noted by the World Bank can be regarded as poor due to their inability to provide for themselves adequately. These earnings do not also meet their basic needs in terms of minimum level of consumption. Such individuals lack sufficient income and assets to ensure all year round accessibility to food, health, education, clothing and shelter as in the case of rural women in the Kwaebibirem-District. Studies have shown that causes of poverty are influenced by one's status and location. Poverty never occurs from the lack one thing but from many combined factors that come together in poor people's experiences.

2.13 Vulnerability of Rural Women and Small-Scale Palm Oil Processing.

Vulnerability is understood as lack of material resources such as assets of all kinds, exposing individuals' rural women employees of palm oil processors, households and communities to increase impoverishment. An increased number and choice of assets means a smaller amount of vulnerability, while fewer assets turn to increase people's ability to remain in poverty. Poverty exposes individuals to a high level of vulnerability. Robert Chambers noted that poverty reduction policies have turned to neglect the issue of the vulnerability of the poor. A combination of several factors cause vulnerability. Households that are headed by women especially those with children who are quiet young to be engaged at work or care for themselves are the main vulnerable groups (GLSS5) in 2005. These households may have poor quality of incomes, fewer work options, and reduced labour power. Vulnerability of people depends on the asset base that people have and their ability to connect various coping strategies. Households with many livelihood properties are generally more durable, that is able to withstand shocks than households with fewer assets (ILO, 2009). Thus, tough households have sufficient savings to buy food when crops fail; small traders also have sufficient cash to purchase

new stocks of raw materials after an adversity. Women especially those in the rural areas generally obtain low-paid jobs because of their lower educational status and lack of higher trained skills. Lower earning capacity of women and their limited control over their spouses' income all contribute to this worrying occurrence. De Schutter (2014a) observed that one third of the global population is food insecure, with people in rural areas and female-headed households most likely to skip meals and reduce their intake of food.

It has also been argued that in general, women in female-headed households have less education and lower incomes and the larger the household the bigger the tension on the single parent and the lower per capita food expenses. Perret (2002) found that high poverty levels exist in households with no or less education. The fights against poverty very much depend on the macroeconomic development of the nations (Pinto, 2009)

In addition, women have less access to education, formal sector employment, social security, and government employment programs and project. Livestock farmer can afford to lose or sell a few animals and still have enough to put up their flock again after a disaster has occurred. It must therefore be noted that in the world of uncertainty everyone is vulnerable in one way or the other at any point in time. For instance, a wealthy person may lose all his or her property due to fire outbreaks and may become poor within a twinkle of an eye. This suggests that no one is safe as far as vulnerability is concerned even though some are more vulnerable than others.

2.14 Socio-Economic Status of Women and Small-Scale Palm Oil Processing.

Socio-economic analysis of women can be based on the following economic factors; Level of income; Employment and wage level; Ownership and means of production. Social analysis of rural women can be done based on social factors such as Security; Health care, Shelter, Education and educational level and household resources. UKCES (2011:6) in his critical analysis noted that importance of skill development is a pre-requisite to the achievement of quality jobs and increased earnings. This implies that access to high paying jobs is much dependent on level of education of the women employees of the palm oil processing industry in the Kwaebibirem-District. Petty services and trading are

also observed to have been engaged in by the rural poor. Development economists use the idea of absolute poverty to symbolize a specific minimum level of earnings needed to satisfy the basic physical needs of food, clothing and shelter in order to ensure continuous survival of the women. GLSS6 in 2006 shows that private sector is the largest employer in the country, representing 93.1 percent of the persons that are economically active (private informal, 86.1% and private formal, 7.0%). The private informal sector is the largest employer of the population that is working irrespective of agenda and region of habitation. An estimation of 3.5 million households process crops or fish for sale or for use by households with women having about 87 percent share of responsibility in this activity including palm oil processors. GLSS5 in 2005 observed that household savings (60%) are the main sources of capital for non-farm enterprises and assistance from friends or relatives (20%) while 21.6 % of the females working are engaged in trading.

2.15 Contribution of Small-Scale Palm Oil Processing and Rural Women in National Development.

The role women play is very vital role in the national socio-economic development as they constitute more than 50% of Africa's population and accounts for 60-80% of the agricultural labour force. In the Kwaebibirem-District, small-scale palm oil processing industry employs women estimated to be over 1,000 (DADU, 2014). This contributes to the reduction of unemployment of women in the District. Also, the immeasurable bulk of food production that is attributable to women makes them the principal agents of food security and household well-being in the remote areas that are rural (IFAD 2009: 1). Women also make crucial contributions to the health and learning of children which improve future economic performance. Several studies have indicated the extent to which families depends on women for nutrition and health care especially in low-income areas. Women's standing is a key factor in child status of nutrition, because empowered women turn to have better nutritional status themselves, are better taken care of and provide better care for their children (Smith *et al.* 2003). In spite of the immense contribution of women the world over; they are still the most deprived. In Ghana, women constitute 51.4% of the population and 70% of this proportion live in the rural areas of Ghana (GSS, 2010). They also make up 90% of the labour in the marketing of farm produce. Poverty

affects both men and women, however, women turn have greater burden than men especially in rural areas as well as northern parts of the country.

2.16 Women empowerment and Small-Scale Palm Oil Processing

In this context education and acquired skills are key to rural women empowerment which could lead to economic empowerment thereby improving upon their livelihoods. It gives them the opportunity to earn better incomes when employed and become economically secured in terms of income. This enables them to assist their husbands in managing their families financially. Women employees of palm oil producers in the Kwaebibirem are not an exception. There is a rising acknowledgment that in developing countries, women lack control over resources and the self-confidence as well as opportunity to contribute in the process of decision-making. This may be attributed to low level of education or cultural norms. It has also become widely accepted that more and more, women have an important task in contributing to socio-economic development. Burnett *et al.*, (2002) observed that empowerment is an assets and capability enhancement of diverse individuals' women and groups can employ to hold responsible the institutions that affect their livelihoods. Many researches on women's empowerment back the view that it has a many dimensions, complex and specific-context issue (Charmes & Wieringa, 2003). Therefore, it must be noted that what is valid in one community may not be valid for other communities because socio-cultural systems vary considerably from one setting to another, and even within the same country. It is necessary to study women's empowerment from the perspective of women's socio-economic characteristics, as women are divided by heterogeneous categories based on class, life cycle, or ethnicity. Scholars also point out the need to consider the intersectionalities of women's empowerment—that is, how social, economic, cultural, and other categories related to relations of gender interact with each other in a way that they create inequalities among women (Calvès, 2009; Charmes & Wieringa 2003). This is an important issue to undertake if the policies that promote gender equity are not to benefit only privileged groups of women, while leaving disadvantaged groups voiceless.

Martinez and Glenzer (2005) observed that women that are empowered enjoys bodily honour (is free from coercion over her physical being), has images that are positive of her own attraction and self-respect, has control that is equitable and authority over planned household and public resources, and lives in an enabling surroundings in which women can and do attach combined effort. However, Alsop and Heinsohn (2005) also noted that is empowerment is a person's desired capacity to make choices that are effective and the ability to transform choices into actions that are desirable as well as outcomes.

Empowerment turns to emphasize the need for capacity building of rural women so that they can become more entrepreneurial and self-reliant. Empowerments also mean equipping individuals or groups of people with skills and Knowledge such that they can take care of themselves now and in the future because within families and households, structures and hierarchies do not really change. He added that interventions of the public resulted in new Social Avenue of income generation actually put emphasis on tensions within households. It is during this time of interventions that are supplementary turn to be needed most. The involvement shows that in order to alter the socio-cultural space of females in the home, all members of the household must be involved in the process of the empowerment (Deshmukh-Ranadive, 2003). He additionally observed that empowerment of women do not necessarily take place when incomes are raised or when livelihoods are enhanced or groups are formed.

2.17 History and Palm oil processing enterprise in the Kwaebibirem-District.

Oil palm (*Elaeis guineensis*) is native to West Africa. The fruit of the palm develops in dense bunches that weighs 10 kilograms (kg) or more and also contain more than a thousand individual fruits that are similar in size. Palm oil is extracted from the flesh of the fruit and may form part of the food supply of the indigenous populace long before history was recorded. The crop has both domestic and industrial uses. Products from the crop include; Palm oil, palm kernel oil, palm wine, akpeteshie (local gin), and so forth. This important crop was selected by the government of Ghana as a key strategic pillar of agricultural and industrial-led growth for poverty reduction because of its potential to provide income for many rural smallholders (GOG, 2003).

It has been estimated that small-scale processors produce about 60-80% of the country's palm oil (Opoku & Asante, 2008). Ghana's first international commercial trade in palm oil took place in 1820. Starting from the wild harvesting, oil palm evolved into an agricultural crop and plantations were established by 1850. Palm oil processing started in Ghana around the 16th century and the palm oil produced was first traded to England at about 1590 (Henderson & Osborne, 2000). This led to palm oil becoming the main export from the then Gold Coast. By the 1880s, palm oil represents 75% of the Country's sell overseas revenue. Ghana at present has a total of 305,758 ha of oil palm. Over 80% of this is grown by private small-scale farmers. It is estimated that 243,852 tons of palm oil is being produced. Ghana currently has an unmet demand of 35,000 tons of palm oil. The estimated demand ECOWAS that are not met in the sub-region of ECOWAS alone is 850,000 tons. From 1977 the government of Ghana wanted to promote plantations through private corporations, foreign assisted government ventures and joint public-private projects. As a result, three large plantations with processing plants were built in the Eastern (Kwaebibirem-District), Central and Western Regions but artisanal processing continued alongside the large-scale processing. In the latter part of the 20th Century, medium-scale processing mills started operating in these regions especially in the Kwaebibirem district. The mill is locally known as 'Kramer' after a Dutch engineer who first established an artisanal mill in the Kwaebibirem District. Together, with the large scale processing mill, they control the local industrial market, supermarkets and export markets because they produce rational quality palm oil which meets the principles of these markets. Berger and Martin (2000) noted that palm oil is an important product which is widespread domestic (preparing food, making local soap) and industrial uses such as cosmetics and pharmaceuticals.

2.18 Palm oil processing and rural livelihoods.

Value addition in the oil palm industry consists of a number of actors and activities that bring products of agriculture from production from the field to the final consumer. At each phase, value is added to the product (FAO, 2005). Rural women predominate as wage labourers in agro-industries (IFAD, 2010). In developing countries however, small-scale agro-processing enterprises serve as an important source of employment and

income generation (Kroma, 2003). Ghana is not an exception because palm oil processing provides a major source of employment and income to many women in the rural areas of the forest agro-ecological zone such as Kwaebibirem-District (Opoku & Asante, 2008). Establishment of processing enterprises all over the district creates a reasonable employment for the people especially women where they earned their livelihoods on daily basis especially the vulnerable groups such as women. This enables them to take care of the basic needs such as food, clothing and so forth as well as supporting their husbands. Appropriate interventions in small-scale agro-processing are particularly suited to contribute to poverty reduction as it builds on the skills and human resources especially of poor women (Achoja & Eyaefe, 2010). Traditionally, processing is done by women (Taiwo *et al.*, 2000). A similar gender division has been reported in Nigeria. This explains why most palm oil processors and their employees are mostly females. From the discussion, it appears that women are design to work in the palm oil processing industry. However there may be other factors that contribute to this practice. For example, low wage, lack of job security and so forth that makes the industry unattractive for men hence the dominance of women in the industry. Workers such as women in palm oil processing industry generally require moderate labour that is unskilled. This might also account for the high number of women in the industry compared to men.

2.19 Theoretical Framework for the study

From the literature reviewed, it is possible to improve livelihoods for people especially rural women who are in the palm oil processing industry through various approaches. This idea is shared by DFID Sustainable livelihoods approach. This section employs the theoretical framework within which data obtained from the field surveyed on livelihood options for women employees of small-scale palm oil producers in the district was analyzed and reported. DFID Sustainable Livelihoods approach involves;

The vulnerability context-This involves two or more of the following; climatic shocks, shocks, HIV/AIDS, trend, sudden devaluation of local currency, Conflict or War.

Livelihood asset- This includes;

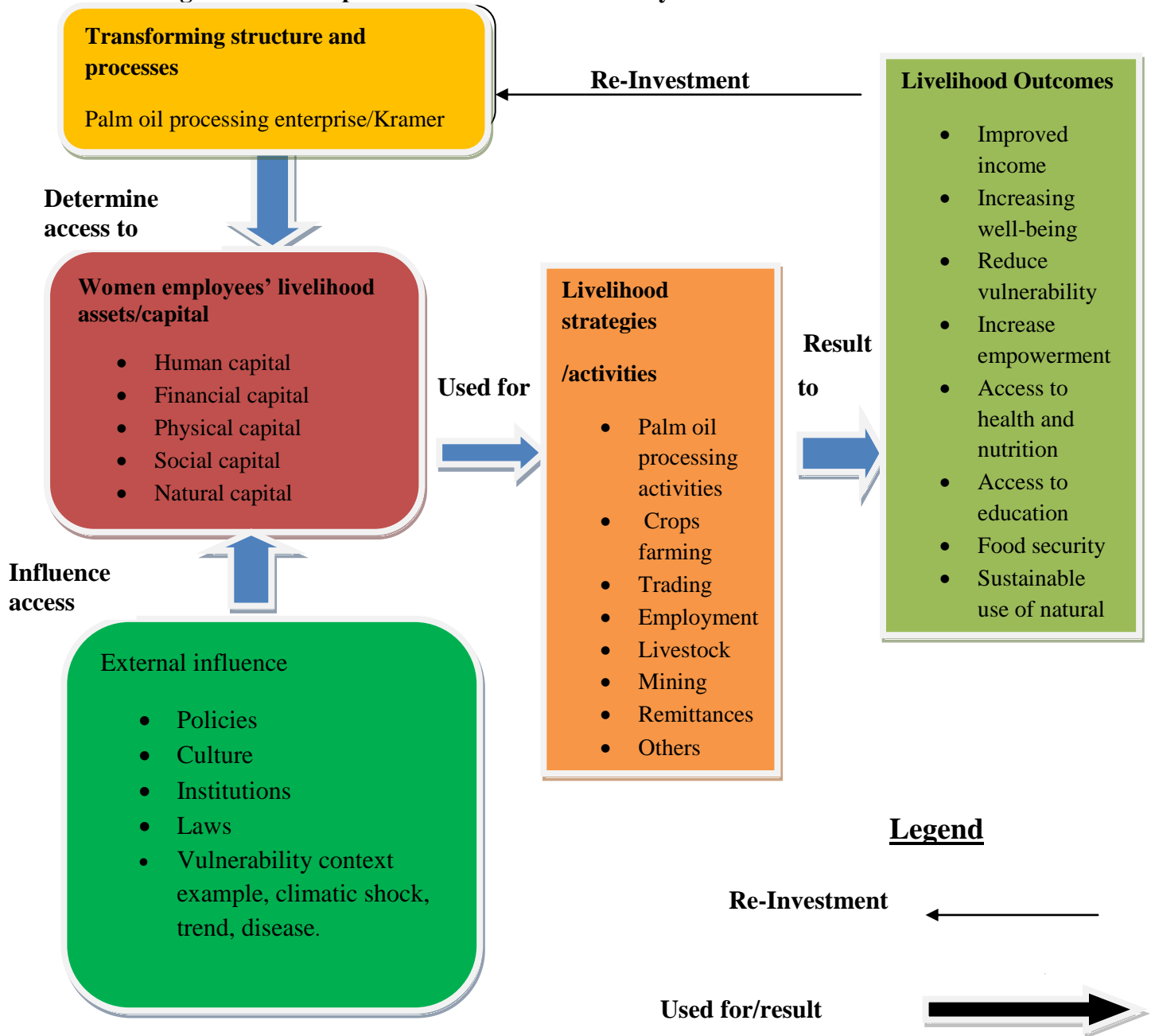
- **Human capital**- labour power, health, education, talent, skills and knowledge.
- **Natural capital**- access to land, water, wildlife, forest;

- **Social capital**-common property, norms, Claims, kinship networks, group membership, and networks that people can dwell upon to deal with frequent challenges.
- **Physical capital**- houses, vehicles, equipment, livestock, cash crops and so forth.
- **Financial capital**- savings, net access to credit, insurance, Wages, access to usual income, Rent, Remittances as well as others.

2.19 Conceptual framework

Conceptual framework as indicated in Figure 2.3 is an adapted DFID (2001) sustainable livelihood framework in analyzing data obtained from the field survey. It is an accepted developmental tool and poverty reduction approach, which is being used by many organizations. In Figure 2.3, capital or asset for a livelihood activity may be human, natural, financial, social or physical. Access to livelihood assets influence livelihood approaches that women employees of palm oil producers may chose. Such approaches may be palm oil processing, farming, petty trading, wage employment, or remittances and so on. External factors such as institution, culture, policies and laws influence access to livelihood assets or vulnerability which may be opportunities or threats affecting accessibility to these assets. Livelihood outcomes are the living conditions of women employees of small-scale palm oil producers that are aimed at achieving through livelihood strategies.

Figure 2.3 Conceptual framework for the study



Source: Adapted from DFID (2001) livelihood Guidance sheet

2.19.1 Transforming structure and processes

Palm oil processing enterprise/Kramer in this context determines access of women employees of palm oil producers and their households to capital assets for their livelihoods. They provide the opportunities for access as well as regulate the use of such

assets. Processes include formal institutions such as governmental regulations, laws and policies. The structures represent organizations and associations. The framework emphasized the intervention of institutions in the transformation of assets into livelihood strategies which may result in livelihood outcomes. In the study, palm oil processing enterprise/Kramer is the transforming structure that determines livelihood assets of women employees of artisanal palm oil producers in the selected communities of the Kwaebibirem districts.

2.19.2 Livelihood asset

Property (assets) means the level of wealth of people and in these case women employees. From livelihood perspective, palm oil processing affects, all the assets or dimensions considered as fundamental for the survival of women in the palm oil processing communities either by making them to be able to cope with, reduce, or manage risks and shocks or render them more vulnerable. This includes;

- **Human capital**- labour power, health, education, talent, knowledge and skills.
- **Natural capital**- access to land, water, wildlife, forest.
- **Social capital**- norms, Claims, kinship networks, common property, group membership, and networks that people can draw upon to solve common problems.
- **Physical capital**- houses, vehicles, equipment, livestock, cash crops and so forth).
- **Financial capital**- savings, access to expected income, access to credit, insurance, Wages, Rent, Remittances and others).

2.19.3 External influence

This influence access of women employees and their households to capital assets. They provide the opportunities for access as well as regulate the use of such assets. For example, formal institutions make or enforce regulations, laws and policies, and the structures that represent organizations and associations. The framework emphasizes intervention of institutions in the transformation of assets into livelihood strategies which may result in livelihood outcomes. Vulnerability framework shows the conditions in the study communities that influences the opportunities available to individual women

employees of small-scale palm oil processors in pursuing their livelihoods. These may include both short and long-term trends and shocks. For example, climatic shocks (drought, disease), policies, economic conditions and so forth

2.19.4 Livelihood strategies or activities

Livelihood strategies are used to symbolize the choice and combination of activities and range those women employees of palm oil producers carry out in order to achieve their goals of livelihood (including productive activities, investment strategies, and so forth).

Within the framework of this study livelihood strategies of women employee's of palm oil processors include; Palm oil processing, crops farming, Trading, Employment, Livestock, Mining, Remittances, or combination of these are likely to be the livelihood strategies women employees of small-scale palm oil processors pursue. These activities result in livelihood outcomes of an individual or group of people.

2.19.5 Livelihood Outcomes

These are the mechanism for improved livelihoods through well-being (for example, Income, Increasing well-being, Reduce vulnerability, Increase empowerment, Access to health and nutrition, Access to education, Food security, using natural resources sustainably and so forth). Outcomes of livelihood are achievements or outputs of 'Livelihood approaches'. Government policies, regulations, laws, and local plans plays important roles in guiding the activities of palm oil processing in the communities and influencing how each capital is utilized to enhanced livelihoods.

2.20 Lessons learnt

- ❖ Rural women have diversified sources of livelihood which serves as coping strategies.
- ❖ Rural livelihoods are either inherited or created through innovative ways.
- ❖ Rural women need to empower themselves through skill training in order to create their own livelihoods.

To operationalise the aforementioned lessons, the next chapter provides the means through which these lessons could be investigated and addressed in terms of livelihood.

CHAPTER THREE

PROFILE OF THE STUDY AREA AND RESEARCH METHODOLOGY

3.1 Introduction

This chapter dwells on the data sources, study area profile, research design and the methodological framework for the study. The profile covers background, location, climate and vegetation, major soil type's relief and drainage, demographic characteristics and major economic activities. The research methodology on the other hand includes; a choice of research design, variables studied unit of analysis, and choice of study area as well as data collection instruments. This chapter also explains the methodology used for the determination of the sample size from the sampling frame and sampling techniques used to select the required respondents for the study.

3.2 Profile of the study area

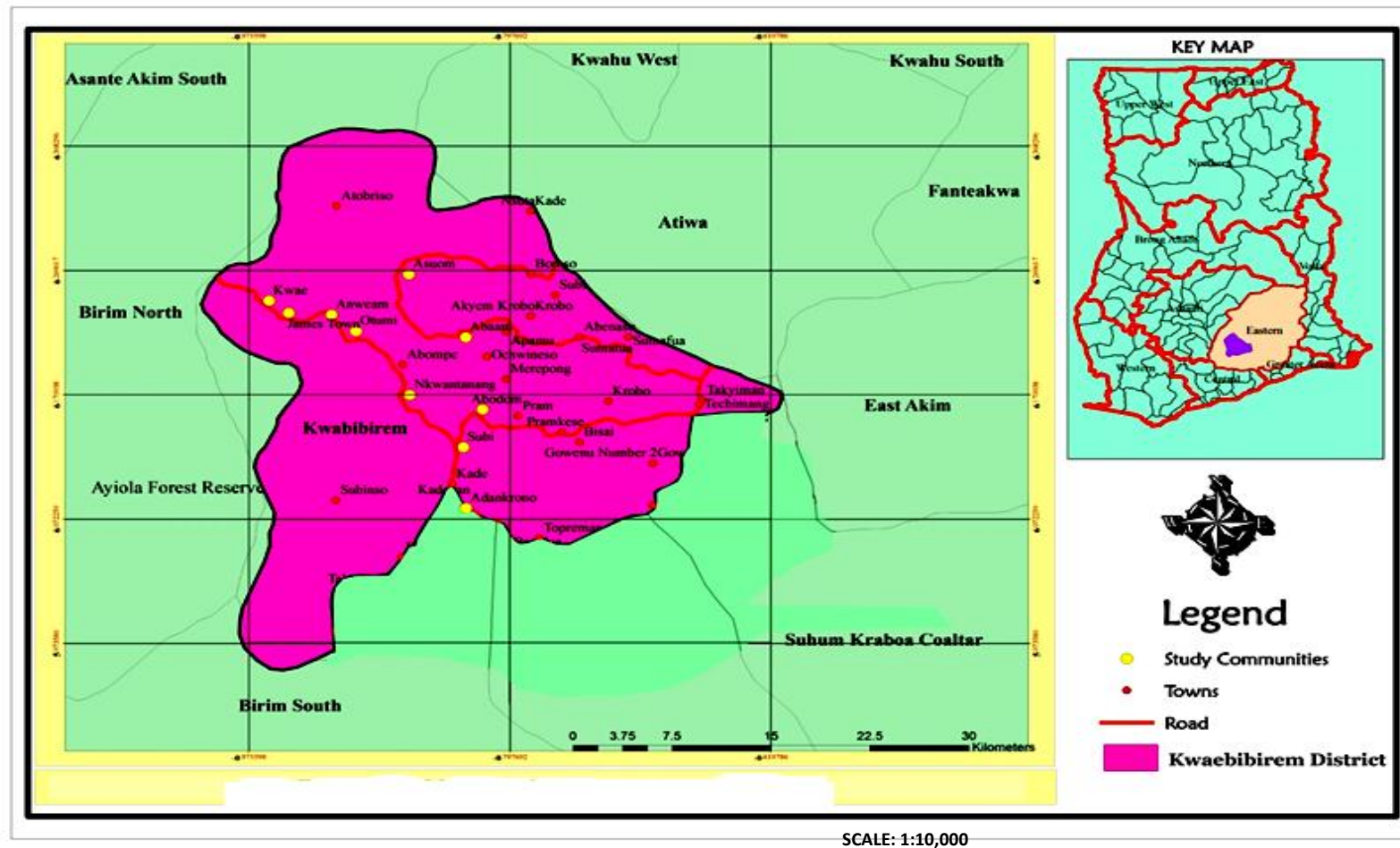
Kwaebibirem-District being one of the 26 districts in the Eastern Region, has Kade as its capital. The district has a land area size of 1,230 km² (472.4 sq miles). It was cut out of the then West Akyem District in 1988 due to Government's policy of decentralization by a Legislative Instrument (1425).

The total land area suitable for agriculture estimated at 917.6 square kilometers or 80% of the total land area. The main tribe is Akan, despite pockets of tribes such as Ningo's, Ewes, Krobos and Northerners settle either as farmers or miners in every part of the District. More than two thirds of this population lives in rural areas. Agriculture employs 77% of the economically active labour force Kwaebibirem-District Assembly (2013). Crop farming is the main economic activity and serves as the source of livelihood for over 72% of the population and contributes about 80% of the internally generated funds (IGF) of the district. The main cash crops are cocoa, oil palm and citrus and food crops on the other hand include maize, plantain, cassava, rice, cocoyam, and vegetables. Land for farming is mainly acquired through lease holding, self-owned, family own, share cropping and stool lands. Stool lands are inherited through royal, matrimonial kinship in the Akyem territory of the Eastern Region. The main industrial activity of the local people is the operation of artisanal oil palm processing mills for the processing of oil from the palm fruits.

3.2.1 Location

The Kwaebibirem-District is can be found in the South-Western corner of the Eastern Region of Ghana, between Latitudes 1 degree 0'W and O degree 35.'E and Longitudes 6 degrees 22'N and 5 degrees 75'S. On the West, it is bounded by the Birim North District, on the North East by Atiwa and on the East by East Akim District, on the south East by the South East by Akyemasa District to the South by West Akim District, and on the South-West by the Birim South Municipal. The Figure 3.2 show the map of the Eastern region and the Kwaebibirem District.

Figure.3.2: Map of Kwaebibirem showing selected communities for the study.



Source: KbDA (MTDP, 2010-2013)

3.2.2 Relief and Drainage

The district is undulating with gentle slopes. Atiwa range which is the main mountain found in the North-west of the Denkyembour District. Apart from this area, the general rise in the District is lower than 500 meters. In between heights, are extensive marsh land's. Birim River traverses the District from the North to the South. It is also traversed by many rivers and streams among which are: Moore, Apaam, Kadewa, Subi, Pram, Subinsa, Kadepon. One attribute of these rivers, except the Birim, is that large tracts of low-lying lands that are prone to flood in the rainy season bound them.

3.2.3 Climate and vegetation

Temperatures of the district range between a minimum of 23.5⁰C and a maximum of 33.0⁰C. Rainfall is 2000mm/annum. The District can be found within the semi-equatorial climate zone with a double rainfall regime. There are two major seasons. Thus major season starts from mid March to July with the peak in June. The minor season starts from September to mid December with the peak in October. Maximum rainfall period in the District's coincides with the planting season. For planning and more specifically for agricultural activities, distribution of rainfall rather than its intensity is more relevant. It is important to note that the district experiences some amount of rainfall in each month of the year. The dry season is not severe due to the vegetation cover. The highest relative humidity of 75% to 80% is recorded during the major rainy season whilst the lowest ranges from 65% to 75% are normally recorded in the minor season.

3.2.4 Demographic characteristics

The district's populations made up of male and female are estimated at 100,415 and 96,577 respectively. This translates into a female: male ratio of 100:104.4 implying the presence of more males. Kwaebibirem, has abundant potential in mining (gold and diamond) and agriculture (oil palm and citrus) which attract a lot of migrants who are mostly males Kwaebibirem District Assembly (2013). As a result of the age/sex distribution, about 42.6% of the population is aged between 0-14, about 51.9% between 15-64 and about 5.5% above age 64. Scarce financial resources have consequences on education, health and the labour market on the youthful population in the district.

3.2.5 The District Economy

Kwaebibirem district is gifted with both forest and mineral resources and constitutes one of the areas for agriculture in the whole country and a congenial climate for farming. Agriculture which is the predominant occupation in the district employs 76.8% of the economically active labour force. Second after agriculture is Commerce. This accounts for 11%. Industry and Services employ 8.5% and 3.7% respectively. Many industries in Kwaebibirem District are categorized into small-scale industries, Medium-scale manufacturing, Small-scale mining and large-scale processing. Small-scale palm oil processing industries have a total workforce up to 30 persons each. The industrial activities in this district are varied, ranging from sawmill to handicrafts and other craftworks which are produced using simple tools. Various timber species such as mahogany, emire, odum and wawa are widely available in the district's extensive forest areas.

Diamonds occur in the district. These precious minerals also occur in pockets elsewhere in the district. Gold deposits also exist around Takyimang and Dokyi. Alluvial gold is won in the diamond mines as a by-product. Deposits of clay exist in large amount at Abaam and Asuom. The district produces a wide diversity of both cash and food crops. These include crops such as cocoa, cola, oil palm and citrus. Food crops grown include plantain, cocoyam, cassava and cereals, as well as vegetables. Animal husbandry is also practiced on a small-scale. The main industrial activities in the local economy are agro-based. Small-scale oil palm processing mills abound in the District. These are at Asuom, Subi, Kade, Nkwantanang, Jamestown, Adonkrono and others. The district boasts of debatably the largest oil palm mill in West Africa at Kwae, operated by the Ghana Oil Palm Plantation Development Company Limited.

3.2.6 Economic Dependency Ratio

Basic information obtained from social and economic surveys state economic dependency ratio of 1:1.14. This shows that an employed person care for a person who is unemployed in addition to him or herself.

3.2.7 Small-scale industries

Manufacturing activities are carried out in small –scale industries or near homes. In such industries, family labour is used with the aim of providing primary needs and supplementing the family income. The methods of production are labour intensive, and usually there is no division of labour. Included in this category of industries are palm and kernels oil extraction and cassava processing. Palm oil processing is the most organized household industries in the district. Some producers have formed co-operatives and some private individuals have acquired extraction plants, and individual oil extractors send their palm fruits and kernels to be extracted for a fee. These industries are located district wide. These industries boost the economic prosperity of the district. However, their environmental aspects leave much to be desired.

The locations of these small-scale industries do not conform to the present spatial classification in the district. Most of these industries are situated in residential areas and other areas not reserved for industries, and they produce such nuisances as noise, dust, fumes, and unpleasant odour in the communities where they operate.

3.3 Choice of the study area

The Kwaebibirem-District was selected for the study based on the fact that the District constitutes one of the major Oil Palm cultivation and palm oil processing enterprises in the Eastern Region for that matter in Ghana. This District was also selected because it has two research institutions. That is Oil Palm Research Institute (OPRI) at Kusi and Forest and Horticultural Crops Research Center at Okumaning which could serve as a major source of information required for this study. The choice also took into account the fact that more women are involved in the palm oil processing in the District.

The District profile is crucial to this study because it gives a vivid description of the study area which provides information that is relevant to the topic under investigation. It is important to note that the type and dominance of the small- scale palm oil producers in the district economy tells the type of economic activities that are undertaken by the people especially women and eventually their socio-economic status.

3.4 Research Methodology

This section looked at the research design, research approach and justification, key variables of the research, Unit of analysis, Sampling, Sampling frame and Sample size, Data collection instruments and Data sources.

3.5 Research Design

A research design is the logical sequence that link the empirical data to the study's research questions and ultimately to its logical conclusions. According to Yin (2009:p26), every type of empirical research has an implicit if not explicit research design. This study employed both qualitative and quantitative approaches to the research. This is what Trochim (2006) calls the mixed method approach, or triangulation by some other authors. This research employed both approaches in order to find more meaning and value to the study. Qualitative approach was used in probing the answers to the research questions by describing, understanding and explaining the relationships between women employees of palm oil processors, their socio-economic status, and their livelihood strategies. Quantitative approach on the other hand was used to obtain the age and income figures in order to give complete meaning to the entire study.

3.6 Research Approach and Justification

The case study method was used in this research. This is one of the several ways of doing social science research (Yin, 2009). Berg (2007) noted that case study method is an attempt to scientifically explore an event or a set of related events with the specific objective of describing and explaining this occurrence. According to Bell (2004) a case study research design is suitable for studies that require in detail information about a occurrence with a restricted period where a large scale survey may not produce the true results. Kumekpor (2002) also noted that case study research design provides useful insights which would not have been gained if the researcher's geographical scope was large. The above definitions imply that a case study is an approach capable of examining

simple or complex occurrence on units of analysis varying from single individual, groups, large business, institution and corporations.

Case study provides an avenue for an intensive analysis of many specific details that are often ignored. It is useful for studying individuals, individual groups, a process, a society or a community, or any other units of society. Based on the above arguments, the case study research design was adopted for the study. The features identified so far in the research approach would help understand in detail the dimensions of the relationships existing between women employees and their coping livelihood strategies in the palm oil processing industry in the various communities of Ghana, particularly Kwaebibirem district. In addition to the above, both explorative and descriptive approaches of research study were adopted. Explorative study refers to a small scale study of relatively short time which is carried out when little is known about the situation or a problem. According to (Varkevisser et al., 2003) it may include description as well as comparison. Descriptive study on the other hand offered a platform where the various sources of livelihoods can be well identified and established a relationship between the variables such as; education, wages, mining remittances, food stocks, cash savings, land and so forth. These variables are attribute variables such as socio-economic status of the women employees of palm oil processors which cannot be manipulated. Information was obtained from individuals, and institutions in the study area.

3.7 Key Variables of The research

Using variables as key elements of research problem help to move the research from conceptual stage to empirical stage (Kumekpor, 2002). Based on this, the study focuses on the following variables;

1. **Employee characteristics** (Ages, sex, tribe, educational level, skills, marital status, migration, duration of employment). Women livelihood sources and coping strategies (Perennial crops, trading, employment, livestock, wages, income, mining, remittances, food stocks, cash savings, land, rent, machines, other resources, informal networks,

membership of formalized groups for example, Community Based Organizations(CBOs), Non- Governmental Organizations (NGOs).

2. Livelihood Outcomes (improved income, good health, reduce poverty, empowerment, education, security, resource).

3. Palm oil processing activities (example, processing, harvesting, picking of fruits, carrying bunches, pressing and so forth).

3.8 Unit of analysis

According to Kumekpor (2002), the unit of analysis of a research is the empirical units, objects and occurrences which must be observed or measured in order to study a particular occurrence. Based on these definitions, the units of analysis for this study were: women employees and small scale palm oil producers in the selected communities, Department of Food and Agriculture, the District Assembly and the Research institutions.

3.9 Sampling

Sampling is the selection of a portion of a population to represent a whole. However, the sample selected was representative of the entire population under investigation of 975 women employees of small-scale palm oil producers.

A survey of any form needs resources, time and organization that may be very expensive and may be beyond the means of the researcher. It may be argued that concentrating resources on only a part of the population (sample) the quality of the data will be superior to ensure that the quality of the result is assured. In view of this, a sample of the selected communities, Kramers were selected for the study. Census was taken for the women employees of small-scale palm oil processors in the district which constitute the main unit of analysis.

3.10 Sampling Frame and Sample size

A sampling frame is a complete list or compilation of individuals, objects or events of a population. A sample on the other hand, is a portion of a population used to represent the entire population. The sample frames for the study were the populations of employees of

various Kramers in the selected communities. The researcher obtained the list of communities where Kramers operate from the District Assembly upon which ten were randomly selected for the study. The numerical strength of the small-scale enterprises or Kramers was estimated to be 65 in the district. The researcher used two stage random sampling for the selected communities and the palm oil processing enterprises (Kramers) under investigations. Census of women employees at each Kramer was taken and interviewed due to number of employees available at the Kramers for the study to allow for generalization. Out of a total estimated women employee's population of 975 at the various processing enterprises for the study, 300 workers were earmarked for interview. The formula for the determination of the sample size was adopted from Miller and Brower (2003) as indicated; $n = \frac{N}{1+N(\alpha)^2}$ where n is the sample size, that is number of employees to be covered and N is the population (total number of estimated women employees in the study area). N is 975, n is the sample size and α is the level of significance. Taking the confidence level at 95% (that is α as 0.05), therefore the sample size was given as 284 per the formula. The figure was therefore approximated to 300 women employees as indicated earlier.

3.11 Sampling and Sampling Procedure

Ten palm oil processing communities were randomly selected using the lottery method across the district based on four zones in the district as used by MOFA. Each Kramer was label using alphabets A, B, C, D, E, F, G, H, I and J in each of the selected communities. This method was applied to select twenty five (25) of them for the study. Between 2 to 3 Kramers each were selected from the communities under investigation. These communities includes; Subi, Adonkrono, Abodom, Asuom, Nkwantanang, Jamestown, Kwaie, Abaam, Anwean and Otumi respectively. Thirty (30) respondents each were selected from each of the communities and further divided equally among the Kramers selected based on the size of the Kramer. This is to minimize biasness in the selection process. Census was used to obtain women employees as respondents as well as producers for the study at the selected Kramers.

3.12 Design of questionnaires

Structured questionnaires which included closed and open ended were designed and administered to solicit information from the respondents to help build or disapprove the theory underpinning the research. In addition, unstructured interviews were also used to clarify issues that were not well captured in the questionnaires. Based on this, theoretical construct was used to guide the design of the questionnaires. The literature reviewed on the topic and concepts guided the design of the questionnaires which was in consonance with the research objectives and research questions.

3.13 Minimizing the errors in the research process

To ensure minimization of errors in the research process, pre-testing the questionnaire was done in the study District to remove ambiguity in the questions. This ensured consistency, reliability, validity as well as logical flow in the questions posed and the information obtained from the respondents.

3.14 Data Collection Procedure

The data collection procedure employed in the study was the administration of pre-coded questionnaires and interviews which elicited information from the respondents. The researcher with the help of three Agricultural Extension Agents administered the questionnaires.

The Agricultural Extension Agents were given orientation in a day to expose them to the content of the questionnaires with respect to the objectives of the research and also to teach them the skills involved in the administration of the questionnaires in order to collect the right data for the study. A scheduled time table was drawn for each of the communities in which the questionnaires were administered. Respondents in the sampled palm oil processing enterprises (Kramers) in the selected communities were interviewed according to the scheduled time table.

The data was collected during the first and second week of January, 2015. A day each was spent in each of the sampled communities. The questionnaires and the check list for

the women employees were read and interpreted in the local language which enabled respondents provide appropriate responses to the questions. The questioning was done face-to-face during the data collection. This was necessary because the respondents were largely illiterates, and also to ensure that the responses came from the respondents themselves. The different questionnaires designed for various institutions such as the District Assembly, MOFA, OPRI and the University of Ghana Forest and Horticultural Research Centre were self-administered.

3.15 Method of Data analysis

The questionnaires for the women employees and processors were checked during and after each interview session to ensure that all the questions were answered. The self-administered questionnaires from the various institutions were also checked to ensure that the data defined in the research instruments were actually collected to answer all questions were properly recorded. Statistical Package for Social Sciences (SPSS) version 20 was used as a tool to analyze the data. This ensured that information generated is made clear in the presentation of the data. Tables, bar charts, frequencies and graphs were used to present the information for easy comprehension. A total of 300 questionnaires were administered out of which 290 were responded, thus; by calculation, $290/300 \times 100$. This gives a response rate of **97%**. This was quite significant for the study.

The next chapter provides analysis of the results obtained from the field as well as discussions. This would help determine whether the objective of the research has been achieved or not.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

4.1 Introduction

This chapter deals with data collection its analysis in generating information required for discussion in ensuring that the research questions and objectives are adequately answered. The information generated is set to provide a useful insight and inference so as to ensure that appropriate conclusion is drawn as well as useful recommendations. In addition, the chapter produces results of analysis that covers the various palm oil processing enterprises on women employees, processors, District Assembly, MOFA and Research institutions.

4.2 Demographic Characteristics of the Respondents

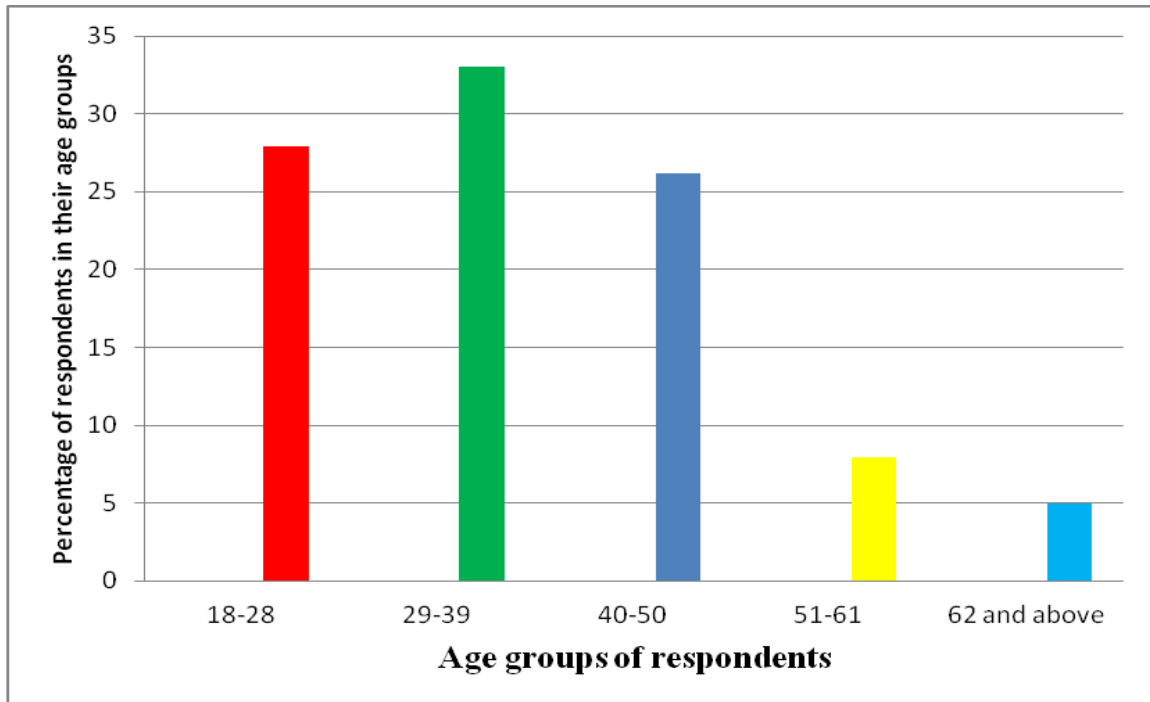
This section presents age and sex structure of respondents, level of education, marital status, Number of children of respondents, Number of dependants and Tribes of respondents.

4.3 Age Distribution of Respondents

The study considered the choice of respondents in terms of sex. This is informed by the fact that the palm oil processing industry in the district is highly dominated by women. In all, 290 women employees were interviewed representing 100% in the study. Furthermore, the age distribution of these respondents from the analysis indicates age categorization as 29-39years, 18-28year, 40-50year, 51-61year and 62years and above constitutes 33%, 27.9%, 26.2%, 7.9 % and 5% respectively. The highest age distribution of 33% of respondents falls between the age group of 29-39years. This means that palm oil processing industry in the district is highly dominated by 29-39years age group and the low percentage of 5% for 62 years and above, represents the aged who are in the minority. Thus; the youth within the 29-39 years age group are likely to be strong and energetic compared with those 40-50years and above in the study area. This age group who are mostly the youth also implies that they might be available to work for long hours and more years in order that productivity could be increased thereby promoting growth of the palm oil processing industry. This also suggests that the young women involved are

ready to take over the industry from the older generation. Figure 4.3 shows age distribution of women employees of palm oil producers in the district.

Figure 4.3 Age distribution of women employees of small-scale palm oil producers.



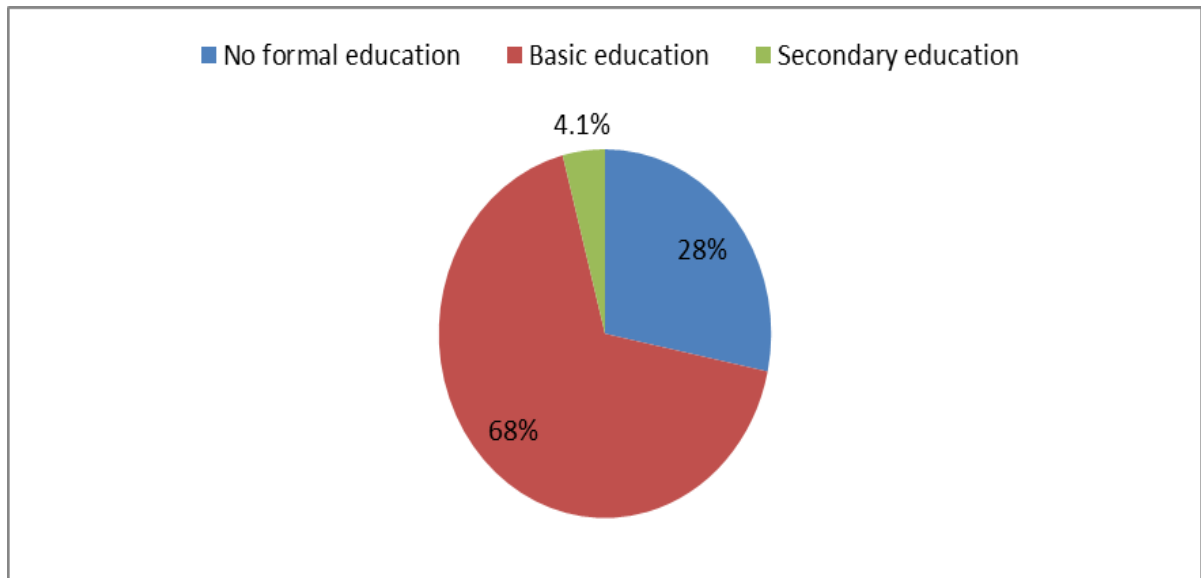
Source: Field Survey, January 2015

4.4 Level of Education and Livelihood of Women Employees of Palm Oil Producers.

Educational level of individuals informs the choice made by them in life in terms of decision making towards opportunities in their life including that of their health and well being as informed by adapted DFID (2001) sustainable livelihood framework. Human capital is very important because it forms the basis for use of any of these assets which include skills, knowledge, labour and good health. From the analysis, it was found out that those employees without formal education, basic education and secondary education indicates 28.3%, 67.6% and 4.1% respectively. This implies that women who attained high level of education might take better control of their health in terms of nutrition, exercise and number of children to produce. Also, 4.1% of women that have attained secondary education were better positioned to make good decisions toward their own life such as control of their reproductive life (family planning), better management of their

finances, become self-confident as well as able to help the children with their home work compared with 28.3% and 67% women without any education and basic education respectively. However, the roles played by the respondents in the palm oil industry require no education. Therefore incomes earned by these women employees are not determined by educational attainment but rather based on output. Burnett (2002) observed that empowerment involves improvement of capabilities and assets of diverse individuals and groups in order to control and embrace the responsibility of the institutions which affect their lives. Therefore, the low level of education of these women employees revealed from the analysis implies that these women employees are exposed to vulnerability and defenselessness as they are likely not to realize their full potential if no intervention measures are put in place to assist them. It also means that they are unlikely to have well paid jobs due to their low level of education (67%) that might take them out of poverty. This supports (Smith *et al.*, 2003) observation that women's position is a key factor in child status in terms of nutrition because more empowered women have better nutritional status themselves and as such better cared for and provide better care for their children. This meant that empowered women through education were mindful of the fact that child health is much dependent on the mother and therefore required good nutrition in order to ensure that the health of the child is safe as well as for other children in the family. The implication therefore is that women employees of palm oil processors with high level of education are in better position to give good care to their children and management of their families. Figure 4.4 displays the result of educational attainment of the women employees of palm oil processors in the district.

Figure 4.4 Level of education of women employees of small-scale palm oil producers.



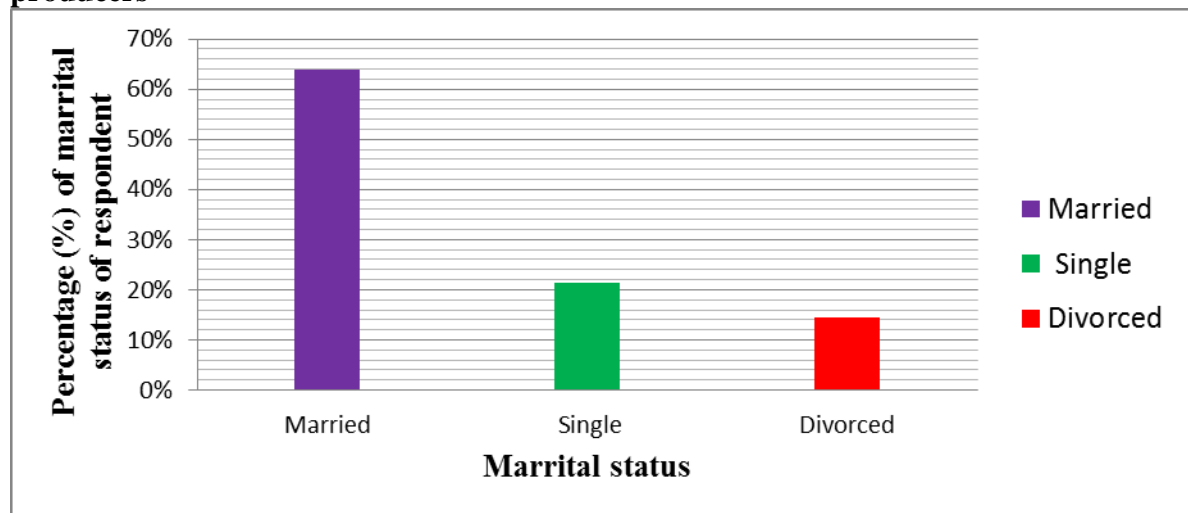
Source: Field Survey, January 2015

4.5 Marital status of respondents

Marriage as an institution which is highly cherished in the African society especially in Ghana. Kwaebibirem District which is under investigation is not an exception. From the analysis, the married women represent (64%), Single (21.5%), and Divorced (14.5%) respectively. Thus, married respondents constitute the highest proportion (64%); while those Divorced constitute the least (14.5%). The (64%) married women represent the highest number of women in the study area 18 years and above. The number of children of respondents has an effect on the incomes these women earned in supporting their families in terms of providing basic needs such as food, clothing, health care, education and so forth. More children imply less income per head in the household and vice versa with respect to the respondents in the study. This is because respondents with children share their incomes with the household and therefore not likely to meet the basic need of the family as a result of the low earnings'. The implication therefore is that such large numbers of women in marriage have more responsibilities towards their husbands and children as compared to the unmarried and without children in the study area. Few women employees were observed working with their husbands at three of the Kramers

surveyed. This might be to enable the married couples cope with the economic hardships in the country. They are socially recognized than the unmarried ones. When these women have access to sufficient income, they are likely to contribute meaningfully to their families and also paying taxes towards development of the district as whole. The bar chart in Figure 4.5 illustrates high marital status of respondents used for the study.

Figure 4.5: Indicates high marital status of women employees of small-scale palm oil producers



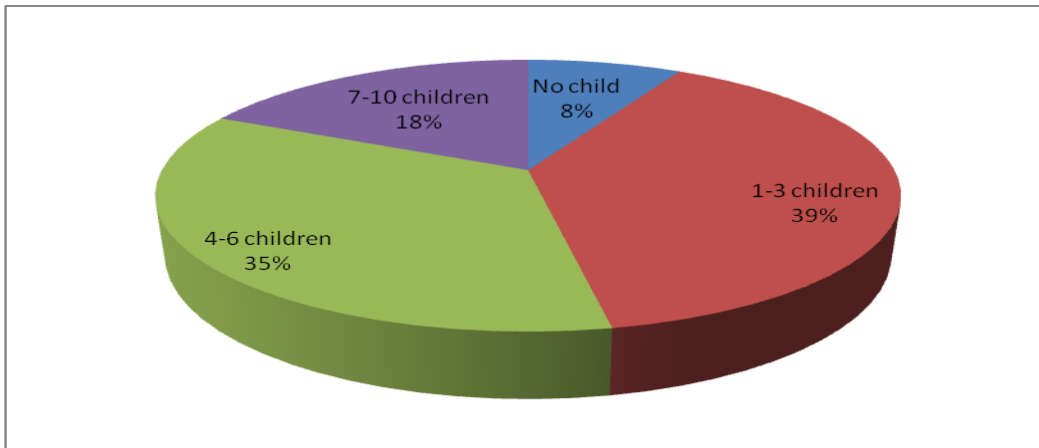
Field Survey, January 2015

4.6 The number of children of respondents

The more children respondents have the more income they need to cater for them in providing them with their basic needs such as food, clothes, health care and education. This also imply that respondents with smaller number of children could better manage the little income they earn in catering for their. This reflects in their socio-economic status than those with high number of children. Respondents with 1-3 children constitute the highest whiles No child constitute the least. The implication therefore is that those women without children are more likely to have higher socio-economic status, thus; in terms of income, respect in society and decent standard of living than those women who have children with low standard of living. This is because women employees who have children might use their income to cater for their children in terms of providing them with

food, health care as well as other basic needs. Figure 4.6 presents the number of children each respondent has

Figure 4.6: Indicates the number of children of women respondents



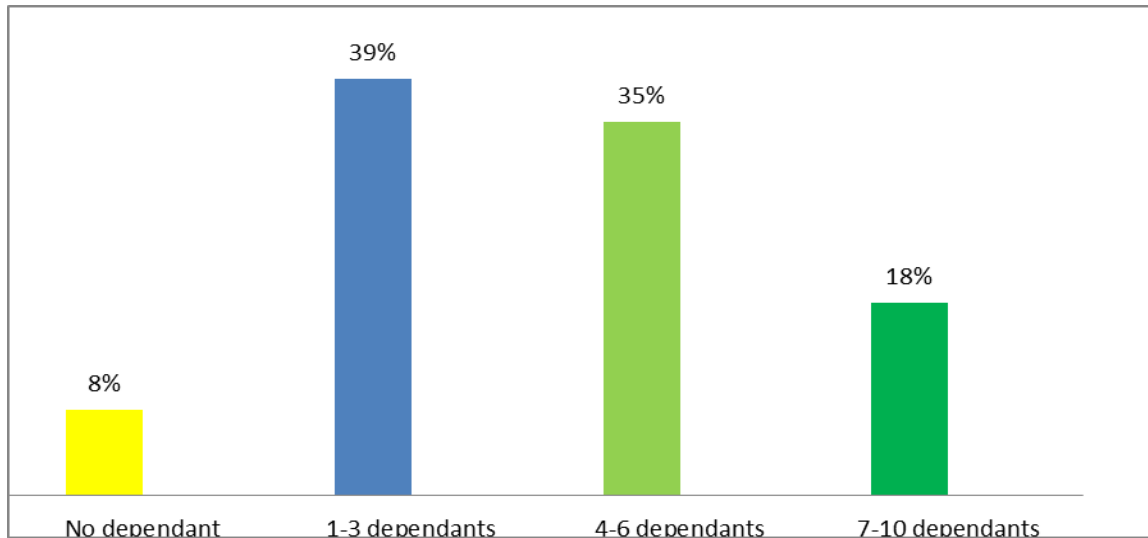
Source: Field Survey, January 2015

4.7 Dependants and respondents' income

From the analysis, it was found out that on the average; respondents with 1-3 dependants represent 39 percent. This constitutes the highest number of dependants of the respondents. On the contrary, respondents with 7-10 dependants represent 18 percent being the least among the three categories. The numbers of dependants of the respondents have a direct bearing on the income they earn. This implies that income earned from the palm oil processing and other sources may have to be shared among the family members in an attempt to provide them with their basic needs such as food, clothing, health care, education and others. This may have negative effect on the quality of life of the household members. Thus, the analysis further revealed that 78% of respondents earned income less than GH¢210 being the minimum wage (least amount of money legally below which no organization is expected to pay its workers) approved by government for workers. This fall in line with Todaro and Smith (2011) observation that large numbers of people are unable to command sufficient resources to satisfy basic needs. Perret (2002) also observed that high poverty levels occur in households with no or less education. The

overall implication therefore would be that low standard of living among women and children might be persistent with respect to their socio-economic status in the study area. Figure 4.7 represent dependants and their effect on respondents' income.

Figure 4.7 Dependants and their effect on respondents' income.



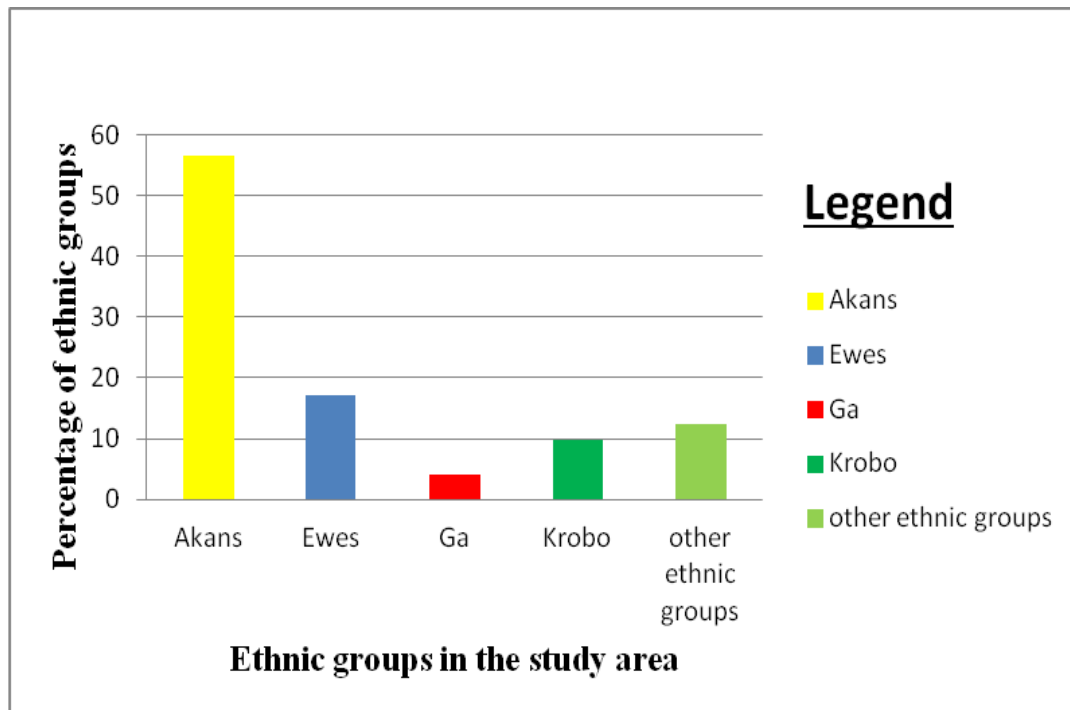
Source: Field Survey, January 2015

4.8 Ethnic groups in the small-scale palm oil processing industry in the Kwaebibirem District.

Migration of people from one spatial location to another is a global phenomenon. Migration has many dimensions. Rural-urban migration occurs within a country due to varied reasons. This reasons ranges from tribal conflict, political instability, social, economic and so forth. It appears that economic reason is the main cause of migration of women into the District under investigation. The analysis revealed that Akan, Ewes, Ga, Krobo and other ethnic groups constitute 56.6%, 17.2%, 4.1%, 9.7%, and 12.4% respectively. Akan tribe is the indigenous ethnic group in the study area representing **(56.6%)** whiles the non-Akan ethnic groups constitute migrants (43.4%) made up of Ewes, Ga, Krobo and other tribes. The 43.4% migrants either live or migrated to the District for economic reasons leading to their employment at these enterprises. Resources are scarce and lead to competition as demand exceeds supply in the study area. Therefore the implication is that the more people move to settle or seek for employment in the study

area, the population increases and more pressure is brought to bear on schools, hospital, water and sanitation facilities as well as competition for employment at these enterprises. The Figure 4.8 represents the various ethnic groups in the palm oil processing industry.

Figure 4.8 Ethnic groups in the small-scale palm oil processing industry in the Kwaebibirem District.



Source: Field Survey, January 2015

4.9 Years of employment and women employees of palm oil producers.

Several factors determine how long an employee stays and works with an organization. Among these factors are; type of job, location, pay, safety and so forth. The analysis from the survey data shows that respondents have worked with palm oil producers for 1-2 years (14%), 3-4years (31%), and 5years and above (45%) respectively. One would expect that long years of service by respondents in the palm oil processing industry would enable women employees have stock of assets such as savings which could protect them from shocks (unforeseen circumstances) and eventually reduce their level of vulnerability but the analysis revealed otherwise. It is found out that 100% of the women

employees have no savings despite their long years of service in the industry. This might be due to lack of education on the need to save or the earnings been relatively small to be set aside as savings. The low asset base in terms of savings therefore exposes them to a high level of vulnerability. To build up assets and reduce vulnerability, empowerment through training must be given a priority. The Figure 4.9 shows the number of years' women employees have been working with palm oil producers in the study area.

Figure 4.9 Number of working years of women employees with palm oil producers



Source: Field Survey, January 2015

4.10 Presentation of results of the research objectives.

This section presents the findings on the three specific objectives of the study. The objective one is as follow;

Objective One: To examine various sources of livelihoods and coping strategies of women employees of palm oil producers in the Kwaebibirem District.

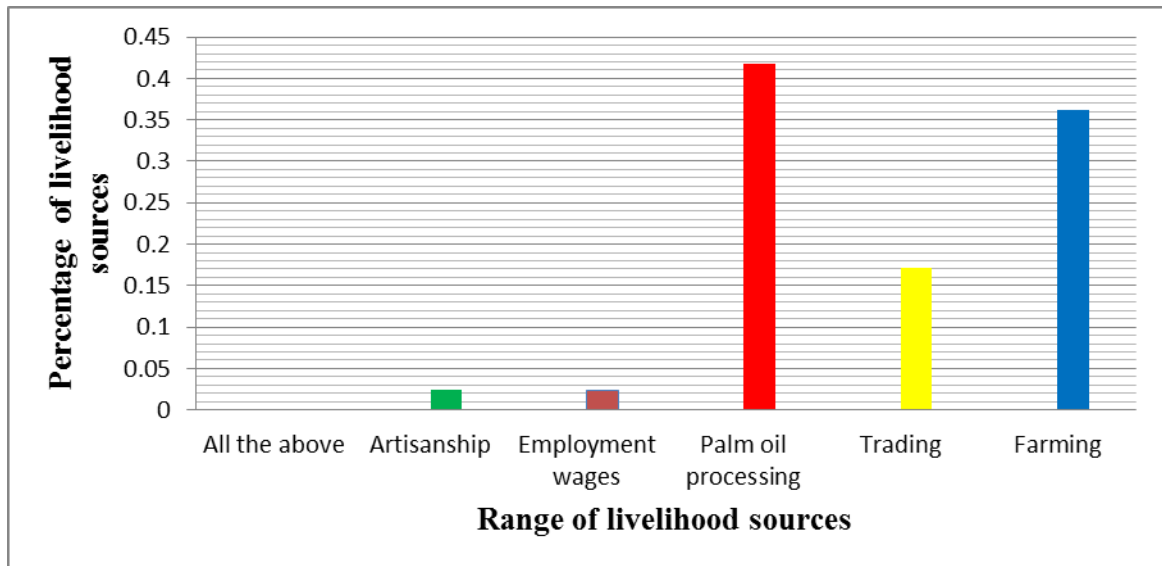
4.11 Linking livelihood sources to women employees of palm oil producers.

Several factors determine livelihoods of an individual or groups of persons. Many livelihood sources are mostly predetermined by birth meaning they are either inherited or

acquired. These sources may include; Processing, trading, farming, artisanship and so forth. Gender as socially defined is widely used to determine livelihood activities. The GLSS4 in 2005 noted that more women are found in the informal sector than men and that 93.8% of women in informal sector employment, 48.7% of them are in agriculture related self-employment while 45.1% are in non-agriculture private informal and self-employment. While the informal sector gives women the flexibility they need to carry out their multiple roles as workers, wives and mothers, the remuneration is highly unstable and therefore their earnings vary from period to period. The informal sector employment mostly includes; Dressmaking, farming, trading, processing, wage employment and so on. The case of women employees of palm oil producers is not an exception. The analysis identified five sources of livelihood for women employees of palm oil producer. These sources include; processing (41.7%), farming (36.2%), trading (17.2), wage employment (2.4%), artisanship (2.4%) and all the above (0%) respectively. The (41.7%) shows that palm oil processing constitutes the main source of livelihood for the women employees. This findings falls in line with the GLSS4 in 2000 observation that women in agriculture related self-employment represent 48.7% of the 93.8% of women in informal sector employment in Ghana. Suitable interventions such as introduction of improved technology in small-scale agro-processing as well as skill training are principally suited to contribute to poverty alleviation as it builds on the skills and human resources especially of poor women (Achoja & Eyaefe, 2010). Palm oil producers themselves acquired basic machinery which help them in their operations and needed support from government or NGOs. The implication therefore is that the private sector including palm oil processing enterprises needed support either from government or private individuals in order to grow the sector so that it might continue to play its meaningful role in job creation and providing people especially women with a means of livelihood. However, this objective of job creation may not be realized if the informal sector is not supported financially, technologically as well as building capacity of the human resource in order to make the sector more resilient. The palm oil producers should be assisted in the form of soft credit to invest in technology (credit without interest) and capacity building so as to improve upon the quality and also to grow the industry. This form of assistance can be offered by both government and NGOs that promotes women empowerment and

development. Figure 4.11 represents livelihood sources of women employees of palm oil processors in the study area.

Figure 4.11 Livelihood sources of women employees of palm oil producers.



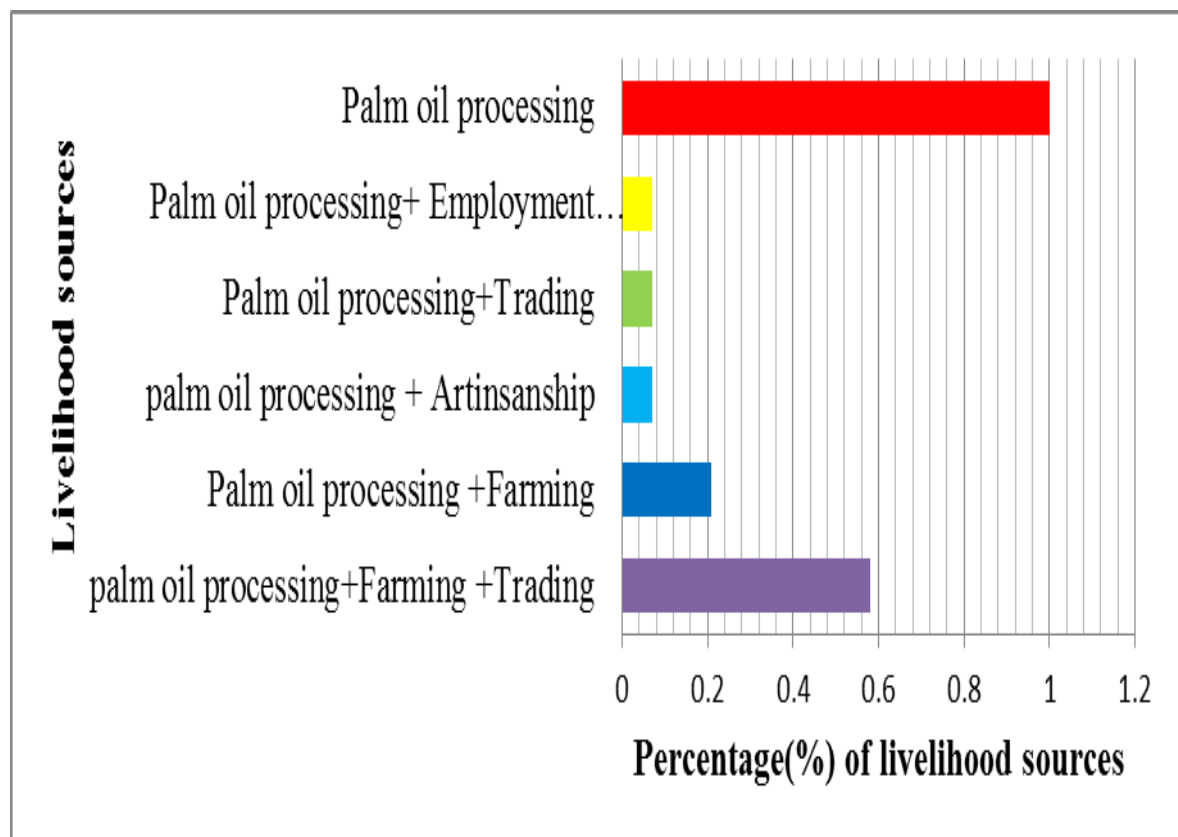
Field Survey, January 2015

4.12 Coping strategies for women employees of palm oil producers.

A coping strategy is a response that is short in nature to threats of livelihoods (FAO & ILO, 2009). People have a propensity to develop a good number suitable livelihood approaches possible to reach desired outcomes such as; good health, food security, “well being” and so forth. Unbalanced livelihood outcomes may be the result of several factors which often come together, including low levels of livelihood assets, high degree of vulnerability to external shocks, and insufficient livelihood support from surrounding institutions. Harrison (2007) observed that livelihood of some women do not necessarily provide sufficient earnings but have enough to cover their basic needs. Respondents combine two or more livelihood sources as a coping strategy in order that they can survive economically. Such strategies include various types of production activities, processing, trading, and other income-generating activities. GLSS5 in 2005 noted that 3.5 million households process crops or fish for sale or for use by households with women having about 87 percent share of responsibility in this activity. From the analysis, Palm

oil processing, Farming and Trading (58%), Palm oil processing and Farming (21%), Palm oil processing and Artisanship (7%), Palm oil processing and Trading (7%), Palm oil processing and Wages from employment (7%) respectively constitute the various coping strategies of these women. This conformed to findings of (GLSS5) in 2005 that 3.5 million households process crops for sale or use by households. The implication therefore is that women employees with multiple or diversified sources of livelihood are more food secured than those with only single source which might be dependent only on income received from their employers and neglecting farming as a source of livelihood which does not depend on employers. Figure 4.12 represent coping strategies of women employees of palm oil producers in the study area.

Figure 4.12 Coping strategies of women employees of palm oil producers.



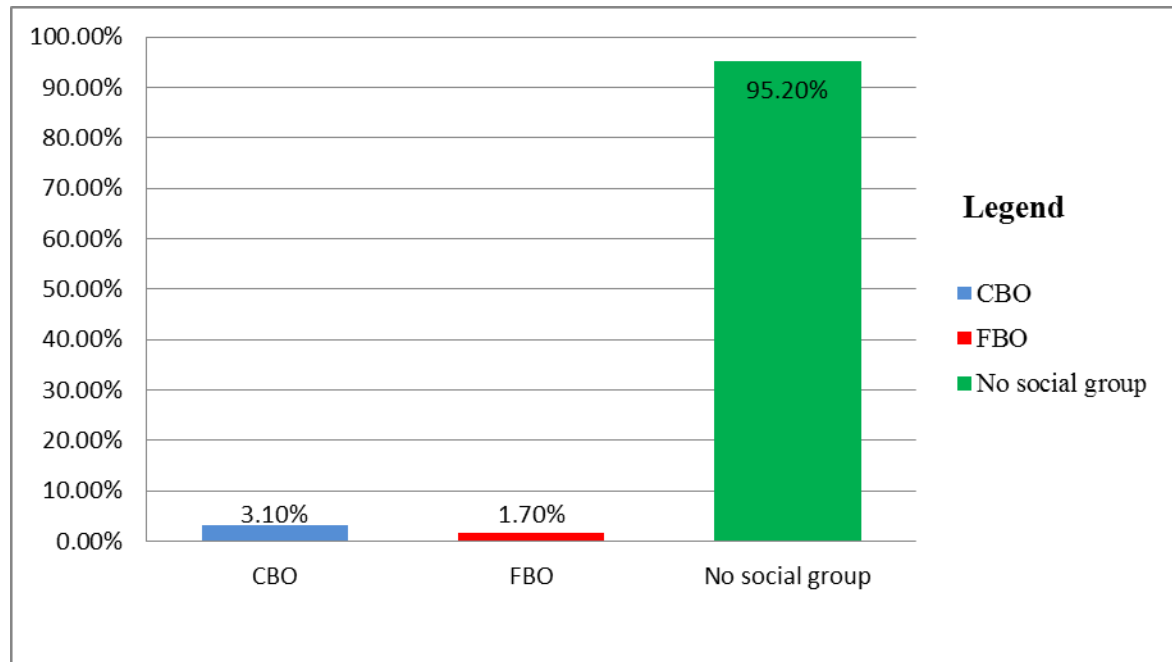
Source: Field Survey, January 2015

Objective two: To assess the socio-economic status of women employees of palm oil producers in the Kwaebibirem-District.

4.13 Linking women employees of palm oil producers to Social capital

Social groups are important social capital in which members fall on to solve their problems when the need arises. Such groups includes; Associations, Cooperative societies, CBOs, FBO, and so forth. Members of such organizations or societies do receive assistance either in kind or in cash to help reduce their vulnerability during bad times when contingencies arises. This help members reduce their vulnerability levels such as weather failures, fire outbreaks and floods. The analysis revealed that only 3.1% and 1.7% of women employees belong to CBOs and FBOs respectively while the remaining 95.2% do not belong to any social group in the district. This implies that these groups of women employees have very low social capital meaning that only few of them belong to associations. This situation exposes them to a high degree of vulnerability as they may not have assistance to address their financial challenges such as rent, school fees, funeral donations and therefore becomes helplessness. The (95.2%) of these women employees also means that they are not likely to receive supported from members of association compared with those belonging to the same group or association. This situation demands for education in order to change the status quo. This supports the World Bank (2000) finding that there is ‘increasing evidence’ that social capital are critical for poverty alleviation and sustainable human and economic growth. A number of studies have also linked social capital to a range of health and well-being outcomes, such as mortality rates, reported happiness, and rates of depression and health diseases. Putnam (2000) cites the results of several research findings which indicate a link between social interdependence on one hand, health and personal well-being on the other. Rose (2000) study of social capital and individual health in Russia found that the various indicators of social capital are important determinants of self-assessed physical and emotional health. The Figure 4.13 indicates women employees of palm oil producers to Social capital.

Figure 4.13 Linking women employees of palm oil producers to Social capital



Source: Field Survey, January 2015

4.14 Linking human capital to type of worker, income improvement and time for wage payment of women employees of palm oil producers.

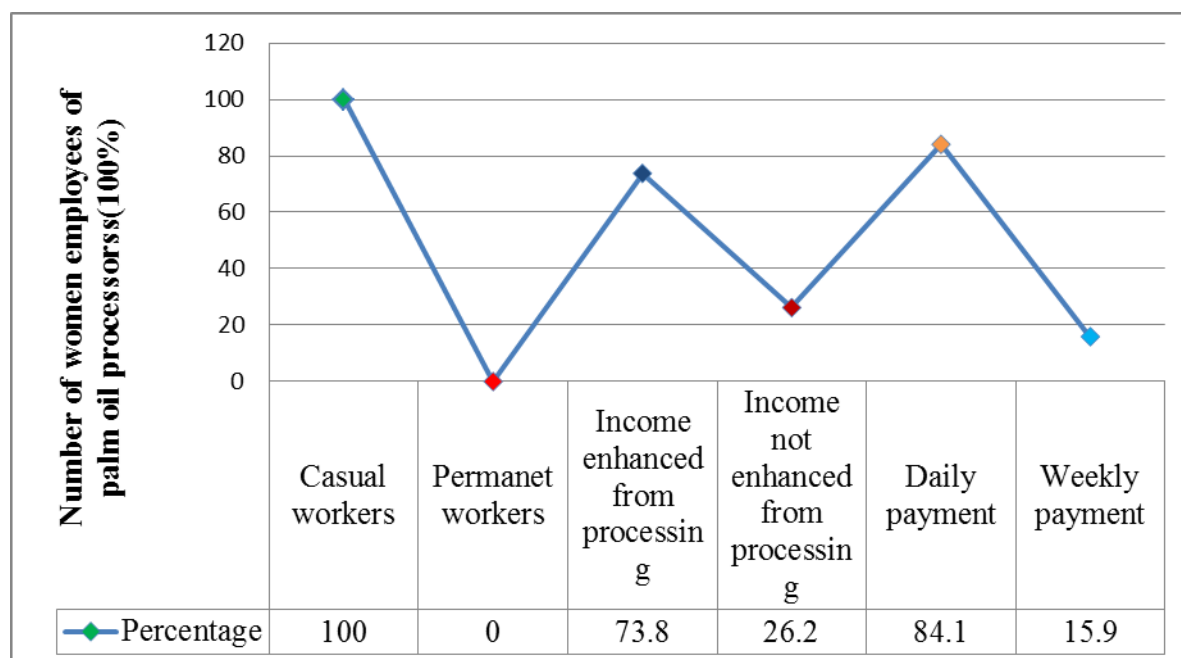
Human resource is the most important asset of every organization and not the machines or equipment (Armstrong, 2009). Organizations engaged workers either as casual workers, permanent or both depending on the type of job available. The remuneration further depends on whether the employee is casual or permanent. Usually permanent workers turn to have better conditions of service in terms of higher incomes than the casual workers. While casual workers are paid on daily or weekly bases, permanent ones are usually paid on monthly bases. Human capital includes labour power, access to education, health, skills and knowledge of women employees. Women employees of palm oil producers offer their labour power for an income serving as their source of livelihood. From the analysis, results show that 100% of the employees are contract workers, no savings as well as social security contributions. This situation might affect their future due to lack of reserves (savings) especially during old age. This also means

that their earnings are based purely on productivity and not merely reporting for work. Some of the women workers earned between GH¢30-100 a month representing **42%** and others between GH¢ 600 a month representing **3.4%**. These earnings appear to be low considering the economic realities in the country. The low earnings of women employees are due to the fact that the roles played in the industry require low skill. This might account for the lack of savings among the women employees. It is also important to note that in this context, education does not guaranteed a higher pay because the tasks involved in the palm oil processing industry are not complex and does not require highly skills labour to perform. Opoku and Asante (2008) observed that in Ghana, processing of palm oil is a major source of income and employment to many women in the rural areas especially in the Kwaebibirem District of the Eastern region.

UKCES (2011) also noted that low skilled work is generally associated with such low paid work or low income generation. The study revealed that **67.6%** of the women employees had access to basic education and **28.3%** on the other hand had no access to education in the study area. This is likely to affect their effective utilization of health services. This means in the event that their NHIS card expires, it might be difficult to notice because they are unable to read and know the expiry date and as a result go a long way to hinder their access to health care services at any point in time. Furthermore, women employees have to travel from the rural areas to the District capital to renew their cards which also takes them some days to achieve. Improved income of respondents' since engaged in processing as an activity shows (**73.8%**) and non-improvement in incomes since engaged in processing activity represent (**26.2%**). This implies that these women employees would have been worse off if the palm oil processing industry had not engaged them. Furthermore, women workers who are paid daily incomes through processing indicates (**84.1%**) and weekly income as (**15.9%**) respectively. This suggests that the important role Palm oil processing as an economic in the study area in providing a major source of livelihood for people especially women. The casual nature of the palm oil processing employment also implies that women employees in the industry have their future uncertain and therefore becomes vulnerable at any point in time and could lead them to hopelessness any time there is short supply of fruits for processing. The line

graph in Figure 4.14 establishes the relationship between workers, income enhancement and payment period of the women employees.

Figure 4.14: Line graph linking type of workers, income enhancement and payment period of women employees of palm oil producers.



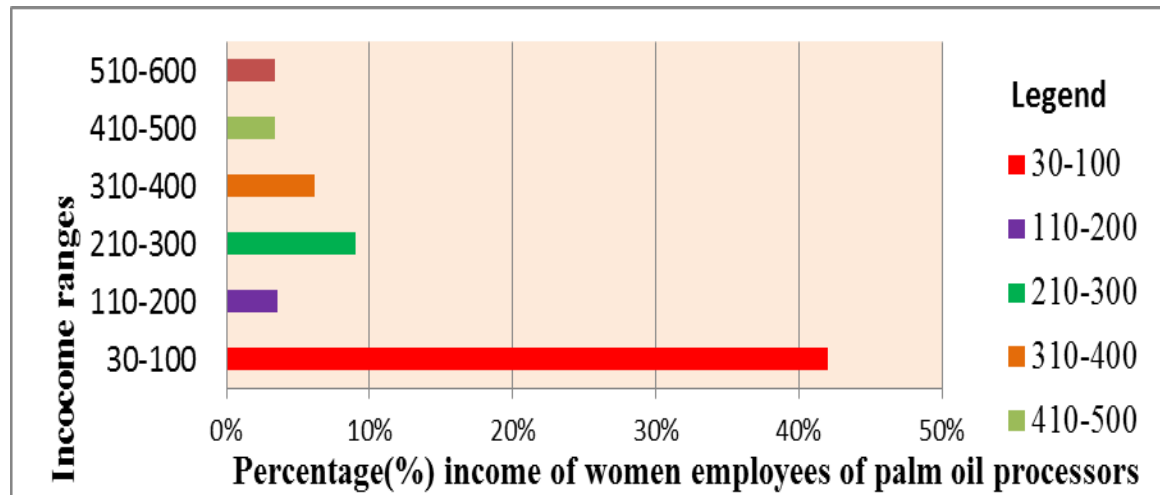
Source: Field Survey, January 2015

4.15 Linking financial capital and living conditions of women employees of palm oil producers.

Financial capital refers to the financial resources that people use to achieve their livelihood objectives (DFID, 2001). It includes incomes, credit, savings, remittances, and others. Financial capital is the most liquid of the five assets categories. The critical thing about this asset is that it tends to be unavailable to majority of people including women employees of palm oil producers. This is because financial resource (income) is the scarcest resource hence not readily available to majority of people compared to other resources. For these women employees to get access to financial capital there is the need for them to work hard in order to obtain it. The analysis indicates that 42%, 36%, and 3.4% respectively of the respondents earned income between GH¢30-100, GH¢110-200

and GH¢510-600 per month. The result further showed that 78% of the respondents earned less than GH¢210 which is the minimum wage (least amount of income legally below which no organization or enterprise is expected to pay its workers in a year) in Ghana which guarantees them minimum standard of living as workers. To ensure minimum standard of living for all workers in Ghana every year, minimum wage is determined and used as the basis for employers to pay their employees. The analysis also indicates that 94.5% of the respondents are food secure (have access to food through farming) all year round. This could be attributed to the fact that these women engage in multiple sources of livelihoods including farming which provide them food throughout the year. Farming as a source of livelihood also made the women resilient against dependence on only income to access food. Ghanim (2000) also observed that households have secure livelihoods when they are able to acquire, protect, develop, utilize, exchange and benefit from assets and resources. The high 94.5% of women employees with food availability and access may be as a result of coping strategies of respondents combining two or more sources of livelihood such as processing, farming and petty trading. From the analysis, all respondents (100%) do not have reserves (savings accounts). This makes the women employees' and their households vulnerable when crops failure occurs due to bad weather. GLSS5 in 2005 also noted that the main sources of financial capital for non-farm enterprises are household savings (60%) and assistance from relatives or friends (20%). IFAD (2010) also observed that in modern value chains, men are concentrated in higher status, more remunerative contracts since they generally control household land and labour, while women predominate as wage labourers in agro-industries. The implication therefore is that these women employees might find it difficult to come out of this situation (wage labourers) if they are not empowered through skill training either by themselves or public-private-partnership arrangement such as the Local Enterprise and Skill Development Programme(LESDEP). The bar graph in Figure 4.15 shows income ranges of women employees of palm oil producers in the study District.

Figure 4.15: Income ranges of women employees of palm oil producers.



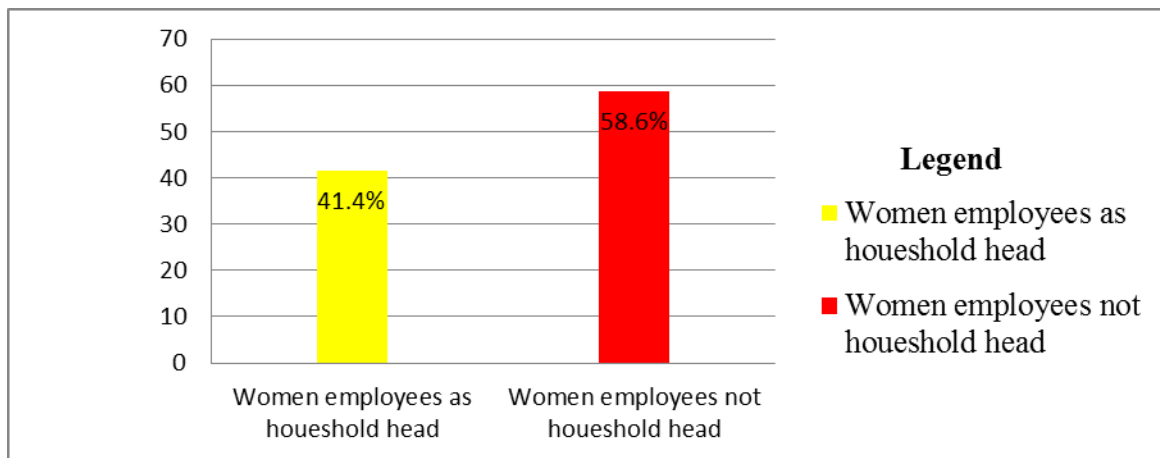
Source: Field Survey, January 2015

4.16 Relationship between income of women employees' of palm oil producers and household heads.

Traditionally, men as bread winners are expected to provide money to satisfy the basic needs of the home. Chattier (2014) noted that males view poverty as a barrier to achieving this socially prescribed role as breadwinners. Narsey (2007) also noted that while there is some evidence about women's income, most analysis of expenditure conducted at the household level made it difficult to examine trends in women's and men's spending. Broken homes which might be attributed largely to economic hardships have led to a situation where more women have become breadwinners in recent times. The implication therefore is that such women should work harder to increase their output and also look for different sources of income in order to support their families. It must be noted that women employees of palm oil processors are not an exception to this global phenomenon. From the analysis, 41.4% of the respondents are household heads which is above the national average of 34% (GLSS5) in 2005 either as a result of divorce or death of their husbands while the remaining 58.6% are not. The incomes earned by the 41.4% of the households heads has effect on the quality of life they leave. The higher the income earned, the better the quality of life of the household members and vice versa. On the other hand, the 58.6% of non- household heads use their earnings to support their

husbands. This implies that relative more income could be made available in the home for the upkeep of the family in terms of providing basic needs such as food, clothing, payment of utility bills, school fees and others. This gave their husbands economic relief in addressing the financial needs of the family. The Figure 4.16 represents percentages of the women employee's as household heads.

Figure 4.16 Women employee's of producers as household heads.



Source: Field Survey, January 2015

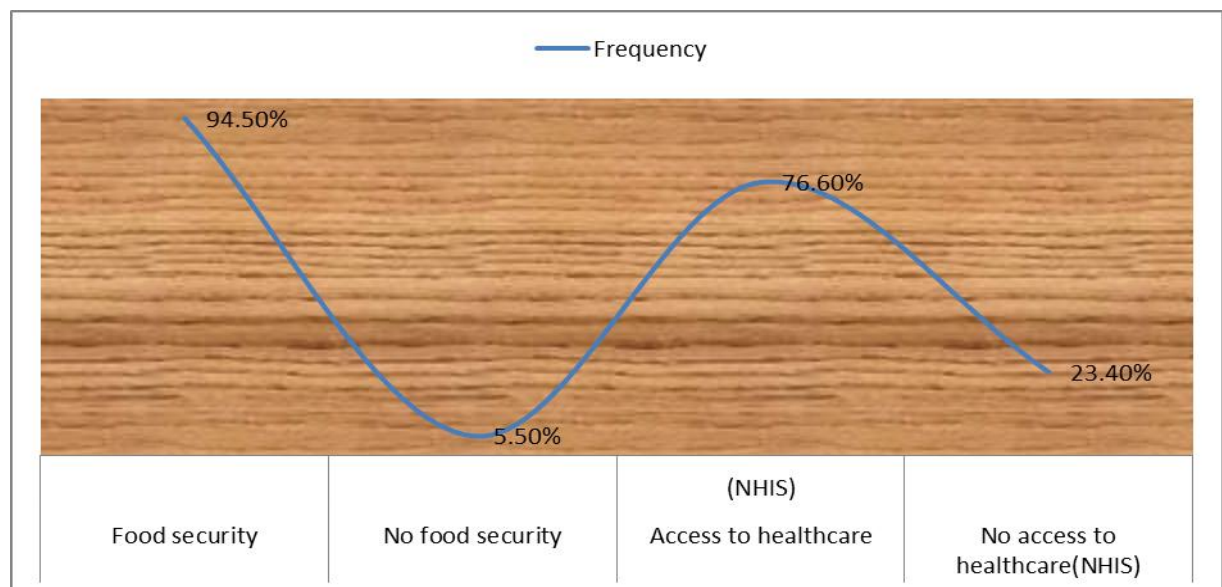
4.17 Relating household Food security and Healthcare to women employees of palm oil producers.

Ecker and Breisinger (2012) observed that food security at the household and individual level is a necessary but not sufficient health status for adequate nutrition and that food and nutrient intake interacts with the individual health status. Harrison (2007) noted that livelihoods of some women do not provide sufficient earnings but women have enough to cover their basic needs such as food, clothing, health and shelter. De Schutter (2014a) observed that one-third of the global population is food insecure with people in rural areas and female-headed households most likely to leave out meals and reduce their intake of food. This means that such populations of people across the world do not have access to food all year round even though food could be available due to lack of income to buy the food. However, findings in this study revealed otherwise. Access to healthcare in ensuring good health can be equated to wealth. From the analysis (94.5%) of the respondents have access to food all year round. The food security of respondents could be

attributed to the coping strategies adopted by the respondents in combining two or sources of livelihood such as palm oil processing, farming and trading.

Patel (2012) noted that access to food is determined by gender power relations. In addition, the 76.6% of the respondents said they have access to healthcare through the NHIS. According to the respondents part of the income earned from the processing employment have accounted for their ability to pay for the premium as 45% of them have worked with palm oil producers for more than five years. The remaining 23.4% which could not access healthcare through the NHIS could also be attributed to the fact that 41.7% respondents earned as low as GH ₵30 to 100 per month which might not meet most of their demands. This falls far below the minimum wage (least amount of income legally below which no organization or enterprise is expected to pay its workers in a year) in Ghana. This provides workers minimum standard of living. It therefore implies that 78% of women employees of palm oil processors whose income fall below the minimum wage are absolutely poor and vulnerable as they are likely not to meet their minimum consumption needs as well as decent standard of living if their livelihood depends only on palm oil processing. Figure 4.17 indicates household food security and healthcare.

Figure 4. 17: Indicates household food security and healthcare.

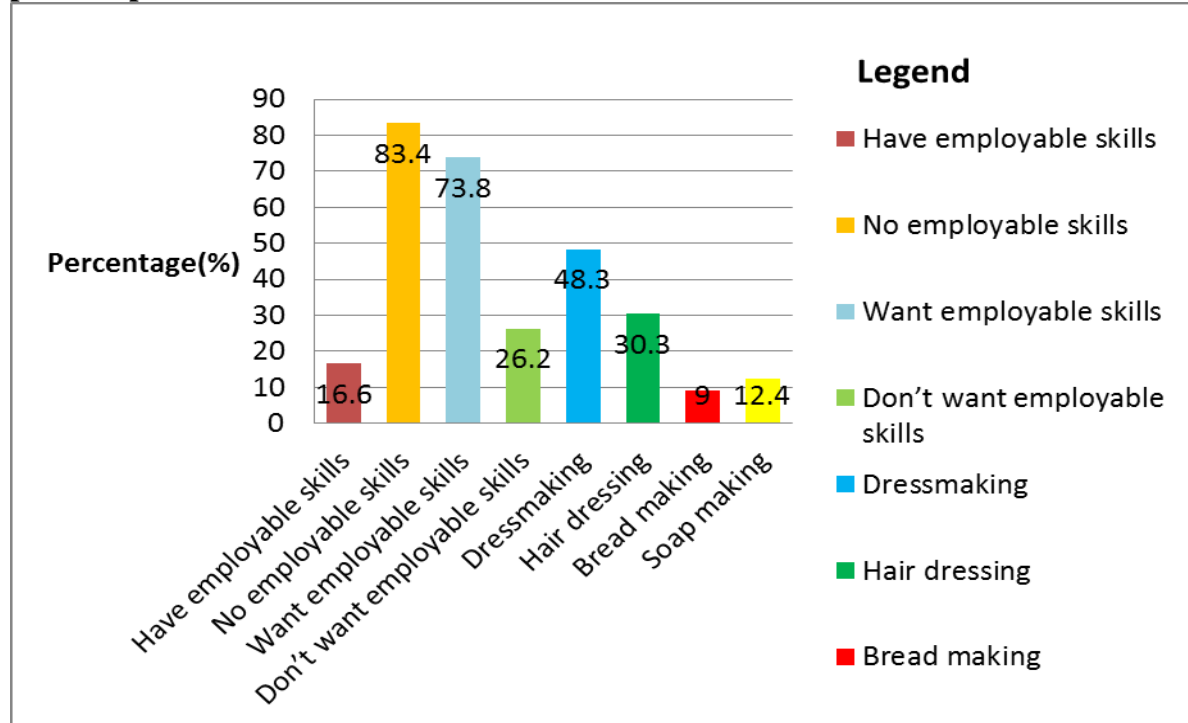


Source: Field Survey, January 2015

4.18 Establishing a relationship between livelihood sources, skills status, Skill training and type of profession of women employees of palm oil producers desired.

There are several factors that determine a person's ability to gain employment. Among these factors are education, level of skill, experience, attitude and physical state. However, there are people who need skill training for employment. This will enable them acquire employable skills, seek for employment that pays higher wages thereby helping them improve upon their lives. In this analysis, 83.4% of the women employees do not have employable skills. This is further supported by the low level of education they have. This support the finding of UKCES (2011) that low skilled work is generally associated with low paid work or low income generation. However, it is important to note that 73.8% of such women employees want skill training intervention in order to better their lives. The range of professions desired by these women therefore includes; Dressmaking (48.3%), Hair dressing (30.3%), Bread baking (9%) and Soap making (12.4%) respectively. Appropriate policy intervention such as Local Enterprise Skill Development Programme (LESDEP) as well as Rural Enterprise Project (REP) could be used to train the women in order to empower them so that they can seek for higher paying jobs thereby improving upon their standard of living. The Figure 4.18 presents the skill status, skills training and professions of women employees of palm oil processors wish to have.

Figure 4.18: The skill status, skills training and professions of women employees of palm oil producers wish to have.



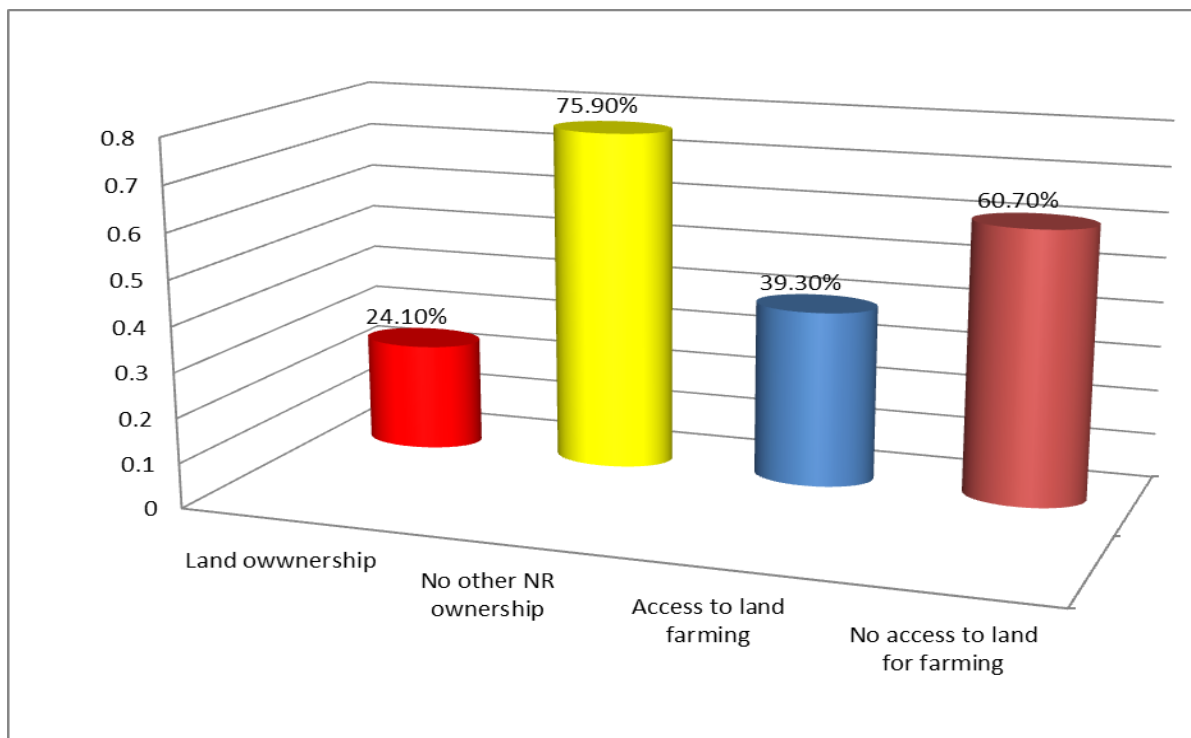
Source: Field Survey, January 2015

4.19: Linking natural resource ownership with access to land for farming by women employees of palm oil producers.

Natural capital refers to the natural resource stocks from which resource flows and services useful for livelihoods are derived (DFID, 2001). There is a wide variation in the resources that make up natural capital. That is intangible public goods such as the atmosphere and biodiversity to divisible assets used directly for production. Assets might be regarded as the resource base of people. Livelihood assets such as land, labour power, buildings, cash crops and so forth are the basic livelihood building blocks. People including women employees of palm oil processors ability to escape from poverty are so much dependent on their access to assets. Todaro and Smith (2011) noted that absolute poverty refers to the number of people who are unable to command sufficient resources to satisfy basic needs. From the analysis of natural resource ownership, it was found out that land is the only natural resource owned by these women representing 24.1% taking into account the range of natural resources under consideration. However, 39.3% of these women have access to land for maize, cassava, vegetables, oil palm and citrus cultivation

either through shared cropping, lease or both. On the contrary, 75.9% of these women have no other natural resource either as gold, diamond and timber. Furthermore, 60.7% of women employees have no access to land for farming. This implies that low access to natural resources such as land make women employees weak financially and eventually made it difficult for them to fall on assets when unforeseen circumstances occur in order to address their socio-economic challenges. Figure 4.19 present bar graph linking natural resource ownership with access to land for farming.

Figure 4.19: Bar graph linking natural resource ownership with access to land for farming.



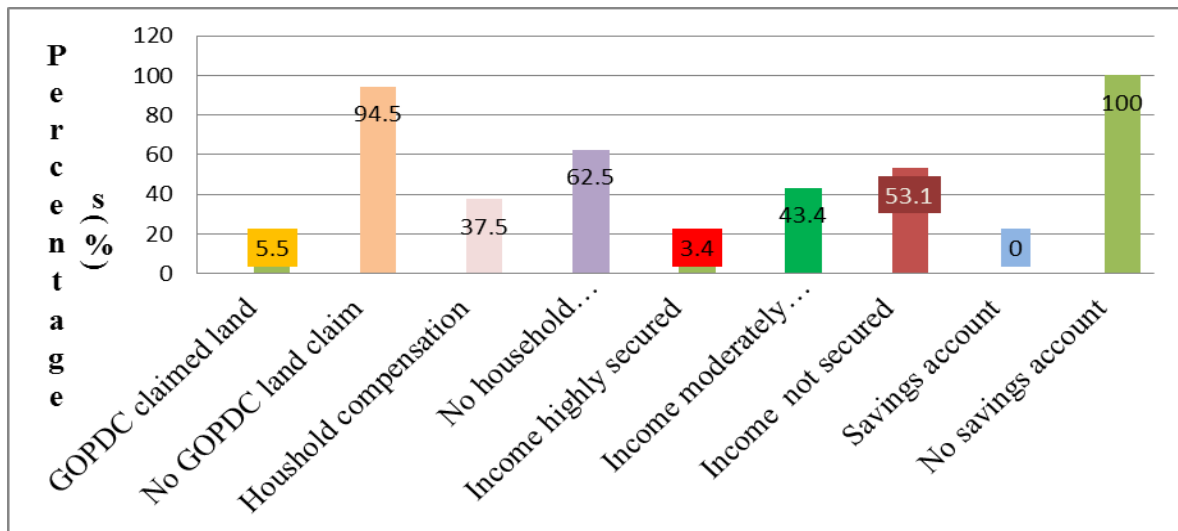
Source: Field Survey, January 2015

4.20 Linking GOPDC land claim, household compensation, income security and women employee of palm oil producers savings habits.

Land as a stock of asset can be used to create other forms of assets. For instance an individual who own land can sell part of it and invest the proceeds into building projects, commercial trading as well as other forms of businesses which may serve as protection

against unforeseen circumstances as a result of return on investment thereby reducing his or her vulnerability such as drought, fire outbreaks, floods and others. From the analysis, GOPDC claimed 5.5% of the respondents' lands with 37.5% compensation of the women employees surveyed. Furthermore, respondents with income insecurity of palm oil processing employment represent (53.1%), moderately security (43.4%) and highly secured income (3.4%). The analysis further indicates that (100%) of the respondents have no savings accounts. No savings account among women employees indicates lack of reserves to take care of future needs which may include food and health. The implication therefore is that these respondents may easily be affected negatively by unforeseen life circumstances when they occur. These may include; floods, illness and long period of drought which may affects the yields of the palm fruits and eventually affects the industry negatively. The Figure 4.20 shows the relationship between the claimed land, compensation, income security and savings habits.

Figure 4.20: The bar graph indicates women employees of palm oil producers of GOPDC land claim, compensation, income security and savings accounts.



Source: Field Survey, January 2015

4.21 Physical capital and livelihood of women employees of palm oil producers

Infrastructure in this context, roads and water systems are key to bringing changes to the physical environment that help people to produce and transport food staffs, goods as well

as being more productive. According to the palm oil producers, roads and water supply are the main infrastructural problems that affect their operations in the district. This indirectly affects the livelihoods of the women employees in the industry. Bad roads affects the transportation of the palm fruits from the farm to the processing centers and the bad conditions of the roads affect availability of raw materials for processing. Non availability of water at a point in time also made job unavailable depriving employees of their livelihoods. This situation calls for policy intervention in constructing feeder roads to facilitate transportation of food stuffs and other goods from the hinterland of the oil palm growing areas. Again, as a matter of policy water supply infrastructure such as laying of pipes to palm oil processing enterprises should be extended by the Ghana Water Company through the District Assemblies to these enterprises thereby improving their palm oil processing activities.

4.22 Institutional context and livelihoods of women employees of palm oil producers.

Institutions play critical roles in poor people's lives either by responding to or repressing their needs, concerns and voices (Narayan et al., 2002). Both public and private institutions have a role to play in trying to improve the quality of life of people they serve through provision of social services and means of livelihood. The contribution of government is mainly to make appropriate policies and also put institutional structures in place that promotes the private sectors so they can create jobs and absorb the unemployed especially women who are highly vulnerable. The District Assembly as the planning authority at the local level representing government should ensure that business operating permits and tax incentives were granted to the private entrepreneurs such as processors to grow and expand their businesses and create jobs in order to employ more people. This provides them with a means of livelihood and they in turn pay tax to the Assembly. Furthermore, organizations such as NGOs and state owned institutions such as Department of Agriculture, Oil Palm Research Institute (OPRI) and Forest and Horticultural Research Centre also contribute to livelihoods in this direction either through training or providing direct employment. From the analysis, palm oil processing provides about 41 to 60% employment for women in the district which serves as their

main source of livelihood. This finding is in line with the GLSS6 observation that private sector is the largest employer in the country for economically active persons.

4.23 Assessing contributions of Institutions to women employees of palm oil processing enterprises as sources of livelihood.

Both public and private institutions play important role in trying to improve the quality of life of people they serve through provision of means of livelihood. The contribution of government is to make appropriate policies and also put institutional structures in place that promotes the private sectors so they can create more jobs for the unemployed especially women who are highly vulnerable. The District Assembly as the planning authority can reduce taxes or give tax holidays for the private entrepreneurs such as processors. This is likely to help them expand their businesses which may lead to creation of more jobs. Furthermore, organizations such as NGOs and state owned institutions such as Department of Agriculture, Oil Palm Research Institute (OPRI) and Forest and Horticultural research centre of the University of Ghana also contribute to livelihoods.

From the analysis, there is no NGO supporting women processors and their employees in palm oil processing industry in the District. On the other hand, the a fore mention state institutions provides only training for women processors and their employees on record keeping, business management and production of quality palm oil for local market and also for export. This fall in line with ILO (2012) observation that commitment on the part of public service delivery actors will help reduce unemployment and underemployment of women in the rural areas.

4.24: Linking District Assemblies, Department of Agriculture contribution to Palm oil processing enterprises in the Kwaebibirem district.

From the analysis, palm oil processing provides about 41 to 60% employment for women in the district which serves as their main source of livelihood. The District Assembly's contributions to the success of the industry are either directly or indirectly. Direct contribution involves protection of employees through formulation and implementation of bye-laws that limit freedoms and might have negative effects on livelihood systems. Monitoring of palm oil processing enterprise by the District Assembly also ensured that

use of 'car tires' as a source of fuel wood which contains hazardous chemicals posing health problems to employees as well as pollution of the environment was stopped; improper waste and effluent management were properly done thereby ensuring health safety for the workers. The indirect contributions towards the livelihoods of the women employees are done through the decentralized departments. This includes training programmes such as; group formation, transfer of modern technologies in farming by the department of Agriculture, business management trainings through the Business Advisory Centre (BAC) in equipping them with skills to better manage their finances and trading activities alongside processing so as to improve upon their livelihood sources. The analysis further revealed that the District Assembly has plans to train people without employable skills including those of women employees of palm oil processors in the future through the LESDEP programme. The women employees pay taxes to the assembly which constitutes about 5% of the internally generated funds in the District. (DMTDP, 2010-2013). It was also found out that though the department of agriculture work with these groups of women by providing training, they do not collaborate with any NGO in an attempt to introduce them to other forms of livelihood or employable skills. The non collaboration of the District Assembly and department of Agriculture is due to the fact that there is no NGO that work to support livelihoods for people especially women in the District.

4.25: Linking research institutions contribution to palm oil producers and their women employees' livelihoods in the Kwaebibirem district.

The Oil palm research Institute (OPRI) and the University of Ghana Forest and Horticultural Research Center (FOHREC) are the two research institutions mandated to carry out research into Oil palm and other crops all aimed at improving livelihoods through improved crop yields. The OPRI provides support to the palm oil producers and their employees through trainings in processing quality palm oil as well as introducing modern palm oil processing technologies to them. The analysis indicates that OPRI has introduced improved technology (technology that ensures more and quality oil extraction as well as stress free) to the processors before but was only fairly accepted with the reason that it was very expensive and beyond their ability to afford it. The technology

was expected to improve the processing environment as well as the quality of the oil. The study further showed that both institutions have no livelihood projects with the processors including their employees. However, Oil Palm Research Institute (OPRI) and the University of Ghana Forest and Horticultural Research Center (FOHREC) have future plans of training women in the palm oil processing industry in order that quality oil could be produced to meet international standard for export. When this is achieved it might translate into improve livelihoods for many people including women in the palm oil processing value chain.

Objective three: To investigate and understand the role of women employees in the palm oil processing value chain.

This objective therefore seek to find out the type of tasks involved in the processing value chain and to assign reasons why women play the roles they play during processing.

4.26: Identification and understanding of roles played by women employees of palm oil producers in the palm oil processing value chain.

A ‘value chain’ in agriculture identifies the set of actors and activities that bring basic agricultural products from production in the field to final consumption, where at each stage value is added to the product (FAO, 2005). A value chain involves processing, packaging, storage, transport and distribution. Palm oil processing is a major source of livelihood for a number of people especially women (DMTDP, 2010-2013). The industry has helped to create jobs to a large extent as 41.7% of women employees depend only on palm oil processing for their livelihoods in this study. From the analysis, there are six main roles women employees of palm oil producers’ play for which they earned their daily and weekly incomes through division of labour. These roles include; **1.** Removal of palm fruits from the spikelets (**24.1%**), **2.** Loading of palm fruits into the boiling tanks and the digester (**17.7%**), **3.** Sorting out of palm kernel from the chaff (**20.7%**), **4.** Parboiling of the palm fruits and preparation of palm oil (**5.9%**), **5.** Regular setting of fire and boiling the palm fruits (**7.9%**), **6.** Fetching of water for boiling the palm fruits (**24.1%**). Traditionally, processing is done by women. This may explain why most palm

oil producers and their employees are females (Taiwo, 2000). A similar gender division has been reported in Nigeria. The analysis indicates that removal of palm fruits from the spikelets and fetching of water for boiling the palm fruits are the main activities performed at the processing enterprises for which women employees earned their incomes while Parboiling of the palm fruits and Preparation of palm oil constitute the least activity. The implication therefore is that women would continue to dominate the industry with large numbers thereby ensuring high supply of labour despite the fact that men are likely to accept the low wage being paid as well as the type of activities involved in the industry in the future. Table 4.1 presents the roles performed by women employees of palm oil processors in the industry.

Table 4.1: Roles performed by women employees in palm oil processing in industry.

Role of Women Employees of Palm Oil Producers.	Frequency	Percentage (%)
1. Removal of palm fruits from the spikelets.	70	24.1
2. Loading of palm fruits into the boiling tanks and the digester.	50	17.7
3. Sorting out of palm kernel from the chaff.	60	20.7
4. Parboiling of the palm fruits and Preparation of palm oil.	17	5.9
5. Regular setting of fire and boiling the palm fruits.	23	7.9
6. Fetching of water for boiling the palm fruits.	70	24.1
Total	290	100

Source: Field Survey, January 2015

4.27: Understanding the roles played by women employees of palm oil producers in the processing value chain.

Organizations or business enterprises employ's people to perform one task or the other. As a result, people are recruited and assigned various tasks or roles they are capable of doing best in order to increase organizational productivity. In Ghana, processing of palm oil is a major source of income and employment to many women in the rural areas of the forest agro-ecological zone, especially in the Kwaebibirem District of the Eastern region (Opoku & Asante, 2008). In the palm oil processing industry however, there are several roles involved for both men and women. The study seeks to establish roles played by women in the palm oil processing industry and the reasons behind those roles. This is further motivated based on the fact that women dominate the industry. The reasons that account for women employees' dominance in palm oil processing industry are given in the Table 4. 2

Table 4.2: The reasons women dominate palm oil processing industry in the Kwaebibirem District.

Reasons women perform these roles	Frequency	Percentage (%)
1. Palm oil processing is traditionally meant for women.	40	14
2. Women perceived these roles as the only roles that could guarantee them employment in the processing industry for their livelihood.	65	22
3. Processors want to reduce cost and increase profit.	55	19
4. These roles are the only easy roles women can play in the industry.	40	13.6
5. Women do not have any job to do.	25	8.6
6. Men cannot do all the work	45	16
7. The pay is too small for men	20	6.8
Total	290	100%

Source: Field Survey, January 2015

4.28 Explanation of Palm oil producers reasons for women employees' dominance in the industry and condition of service.

As stated earlier, the palm oil processing industry is dominated by women and from the processors perspective, the reasons that accounted for this phenomenon are as follows; the work involve is meant for women (50%); Women have more roles to play in the industry than men (16%); Women are generally more hard working than men (10%); and finally women can afford to take low pay than men (24%). Traditionally, processing is done by women. This may explain why most palm oil processors and their employees are females. Taiwo(2000) noted that a similar gender division has been reported in for Nigeria. The analysis further indicates that each processor employs between 4 to 22 workers of which all are casual workers in managing the enterprises. The analysis further showed that SSNIT contributions of employees were not been paid. This was based on the fact that women employees are on contract. This has implication for the women employees as they do not have reserves to fall on during old age. This may leave them vulnerable as it might be difficult for them to provide food, clothing, health and shelter for themselves. Further analysis revealed that these processors do not receive any form of assistance from NGOs in carrying out their activities. This is because there is no NGO operating in the District that offers supports to such entrepreneurs hence the inability to support them. Also, the District Assembly was unable to support these processors financially in order that their enterprises could be expanded to employ more people. The reason therefore was that the Assembly did not have the financial resources to support such women entrepreneurs in the District.

4.29 Enhanced Livelihood Outcomes of women employees of palm oil producers.

According to DFID (2001), livelihood outcomes are the components of improved livelihoods such as improve income, increasing well-being, good health, food security, improved empowerment, access to education and sustainable use of natural resources. These livelihood outcomes are achievement of or outputs of livelihood strategies.

4.29.1 Improve income

Income to a large extent determines the quality of life of an individual or a household in providing basic needs. The higher the income earned the likelihood of better quality of life of the members of the household in terms of nutrition, healthcare, education as well as other needs. Surplus cash can be converted into savings constituting a resource stock or assets. This helps to reduce shocks and vulnerability which in this context include weather failures, relatively low income, and company's acquisition of land, floods, sickness, fire outbreaks and so forth. From the analysis, results showed that 73.8% of the women employees' of palm oil processors have experienced improvement in their incomes since working with the palm oil processing enterprises. The analysis further shows that 78% of the study population earned between GH¢30-100 and GH¢110-200 per month. Compared GH¢30-100 and GH¢110-200 amounts with GH¢210 being the minimum wage of Ghana, relatively their income might be considered low and this could have accounted for the respondents' inability to save making them more vulnerable. Generally, using the minimum wage of Ghana as the minimum standard, 78% of the study population whose income fall below GH¢210 could be regarded as absolutely poor as these incomes fall below the minimum wage of Ghana which guarantee their minimum standard of living as workers. These earnings might not meet their basic needs in terms of minimum level of consumption. Though women employees appears to be absolutely poor based on the incomes earned compared with minimum wage, it might be difficult to conclude that such women employees are absolutely poor because of various coping strategies adopted. Vulnerability depends on the asset base that people have and their ability to engage in. Households with many livelihood assets such as human labour, land, savings, crops and livestock, are generally more resilient, that is able to withstand shocks (example, weather failures, floods, fire outbreaks and sickness) than households with fewer assets (ILO, 2009).

4.29.2 Increasing well-being

There are many issues of human well-being. These issues include essential services for example, healthcare, education, and means of livelihood such as employment. Well-being also includes security and love when one is a member of a social group. The

analysis found out that women employees' access to healthcare through (NHIS) card represents (76.6%), and food security 94.5% serves as indicators of increasing well-being. This fall in line with empirical finding that food security is but one subset of objectives of poor households; food is only one of a whole range of factors that determine why the poor take decisions and spread risk, and how they finely balance competing interests in order to subsist in the short and longer term.

4.29.3 Access to healthcare and nutrition

Health is wealth as it represent asset of every individual because it preserves the human capital. Therefore health is a basic need and right for everyone. However, access to health to many people especially the poor is always a problem. However, these poor women employees of palm oil processors from the results, shows 76.6% and 94.5% access to healthcare and household food security as livelihood outcome of the DFID (2001) sustainable livelihood framework reported. This might be due to the fact that palm oil processing provides a source of livelihood for people especially women in the District.

4.29.4 Education and Improved empowerment

Improved empowerment as a component of DFID (2001) requires that individuals are empowered through education and skill training. According to Alsop and Heinsohn (2005) empowerment is a person's capacity to make effective choices and to transform choices into desired actions and outcomes. Empowerment emphasizes increasing of capacity of individuals to be more entrepreneurial and self-reliant. Empowerments also mean equipping individuals or groups of people with skills and knowledge such that they can take care of themselves socially, economically, culturally as well as politically now and in the future. However, the result obtained from the analysis showed otherwise. That is women employees of palm oil producers with no employable skills indicate 83.4%. This implies that these women lack capacity to be entrepreneurial and self-reliant thereby exposing them to high level of vulnerability. This therefore does not represent improved empowerment as reported by DFID (2001). This could be attributed to the relatively low earnings of these women employees.

4.29.5 Reduce Vulnerability

Vulnerability depends on assets (labour example, skill and unskilled, land, savings, crops and animal and so forth) that people have and their ability to engage in various coping strategies (combining two or more sources of livelihood). This is because more assets of people imply less vulnerability and fewer assets owned by people also mean more vulnerability. Thus, women employees of the processors with assets could fall on any of the assets and be able to address their problems compared with those who do not have and are said to be vulnerable. This is because employees with assets could withstand shocks such as sickness, floods, fire outbreak better than those without any assets. From the analysis it appears that women employees of palm oil processors are vulnerable in that (67.6%) have low level of education and (83.4%) with no employable skills as well as total lack of savings among the employees exposes them to a high level of vulnerability. The implication therefore is that these women employees are likely not to obtain jobs that might pay them well due to their low level of education and skill. The total lack of savings among the employees suggests that there is no reserve to fall on when the need arises.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Summary of findings

The study explored livelihood options among women employees of small-scale palm oil producers in the study area. For demographic characteristics of the study population, the study reveals that 32.2% of the respondents' average age falls between 29-39 years representing the highest among the various age groups of 18-28, 40-50, 51-61 and above 62years. This implies that the palm oil processing industry in the District has adequate man power in sustaining the industry into the future. The study further revealed that 67.6% of the respondents have Basic education (67.6%), No formal education (28.3%) and 4.1% Secondary education which is the highest educational attainment. This suggests that the human capital among the respondents is low. In terms of marriage, 64% of the study population is married with an average of three dependants per respondents. The study identifies five main tribes in the palm oil processing industry in the Kwaebibirem District. Thus; Akan 56.6%, Ewes 17.2%, Krobos 9.7%, Ga 4.1% and others 12.7%. It is important to note that 43.4% represent migrant employees in the District which might be due mainly to economic and other reasons.

Based on the study objectives, the study came out with the following findings;

Women employees of palm oil producers in the Kwaebibirem District have five main sources of livelihoods. These include; palm oil processing, farming, petty trading, wages from employment, and artisanship among which palm oil processing constitute the main source representing 42%.

The study also revealed that a combination of Palm oil processing, farming and petty trading representing 58% constitute a coping strategy for the employees of palm oil processors in the District. High numbers of women employees representing 84.3% do not have employable skills. This might be due to their low level of education or inability to learn a trade which could be as a result of poverty. Besides, 73.8% of respondents' want skill training in Dressmaking, Hair dressing, Bread baking and Soap making. A total of 100% of the respondent of palm oil processors in the District are casual workers. This suggests that employees do not have social security contributions to protect their

future and as such exposed to a high level of shock. Another finding shows that all (100%) of the respondents do not have bank account which could be attributed to low earnings or lack of education on the need to save.

Further analysis revealed that women employees of palm oil producers do not receive any training from NGOs in the District because no such NGOs exist in the District. On the contrary, women employees receive training from state institutions such as Department of Agriculture and Business Advisory Center on: Group formation; Book keeping and Management of small businesses. The study again found out that only 4.8 % of the women employees of palm oil processors belong to social groups such as CBOs and FBOs. This represents a very low social capital for which respondents could fall on should the need arise. The analysis, observed that GOPDC affected households of the respondents constitute only 5.5% implying that the 94.5% of the non-affected households find themselves in other income generating activities. A high number of 76.6% of the women employees have access to health care through the NHIS card meaning that health services could be access at any time life circumstances demands so.

The study also revealed that 41% of the women employees are household heads which is above the national average of 34%. Results further point to the fact that 95% of respondents have household food security all year round which can be attributed to coping strategies of combining two or more sources of livelihoods. Additionally, 53.1% of the respondents stated that processing as a source of income for improved livelihood is not secured because of the casual nature of the job. However, 73.8% of the women employees have their incomes improved since working with palm oil producers. Another finding is that 24% of the respondents owned land through inheritance and access to land for farming either through lease or share cropping represent 39.3%. Further finding indicates that 78% of the women employees of palm oil producers have their incomes fall below the minimum wage (least amount of income legally below which no organization or enterprise is expected to pay its workers in a year) in Ghana which guarantees workers minimum standard of living hence such women could be regarded as absolutely poor and vulnerable.

The study identifies the following reasons for women dominance in the palm oil processing industry as; Palm oil processing is traditionally meant for women; Women perceived these roles as the only roles that could guarantee them employment in the industry for their livelihood; Producers want to reduce cost and increase profit; these roles are the only easy roles women could perform in the industry; women do not have any job to do; Men cannot do all the work; and finally, the pay is too small for men.

5.2 Recommendations

Based on the study findings, it is recommended that;

- Government through the District Assembly as a matter of urgency strengthen the LESDEP programme in training school dropout, unskilled people, including women employees (84.3%) of palm oil producers without employable skills which poses a poverty threat and other social problems in the future. The District Assemblies could do this through advocacy to attract local NGOs interested in skill development into the District. The collaboration between the District Assemblies and such NGOs may take the form of sharing both human and material resources such as financial, vehicles and training materials for example, sewing machines and hair dryers through public-private partnership.
- Since palm oil processing provides employment and serves as the main source of livelihood for many households especially the vulnerable groups such as women, financial institutions and Business Advisory Centre (entrepreneurs) should assist the palm oil producers with credit and machinery so as to enable them improve upon their operations in order that the palm oil produced meet international standard for export and also employ more people especially the women.
- The 5.5% of women employees of palm oil processors displaced by GOPDC activities through land acquisition should be re-settled and provided with alternative sources of livelihoods such as skill training. The re-settlement can be done by acquiring a piece of land at a different location of the District and their

buildings put up for them. The District Assembly as the planning authority at the local level serves as a mediator between the displaced households and the company.

- The 95.2 % of women employees of palm oil producers who do not belong to CBOs and FBOs as social groups should be encouraged to do so in order that the full benefits of social capital of the employees are realized. This should be done through regular trainings by the Department of Agriculture and Business Advisory Center so as to build their capacity in terms of group dynamics and cohesion so as to improve their social capital.
- Non-formal education and Business Advisory Centre in the district should collaborate in terms of material and human resources by organizing literacy classes and book keeping trainings for the women employees of palm oil producers in the District. If possible, such classes and book keeping trainings should be done in the various communities where the enterprises are located in the District.
- Government through the labour department should ensure regular visits to agro-processing industries such as palm oil processing enterprises with special attention on women employees due to their vulnerability. That is labour law should be enforced so that those who have worked for more than six months through special arrangement have their social security contributions paid by the palm oil producers in order to protect their future. The special arrangement could be holding part of their wage and used it to pay for their SSNIT contributions.
- As part of the trainings given to palm oil processors by Department of Agriculture and Business Advisory Center, producers should be educated to have an arrangement with their employees who do not have NHIS card so that part of their daily wage set aside in the form of “Susu” and used to register them for the NHIS card in order to protect or safeguard their health now and in the future.

5.3 Conclusion

Since the small scale palm oil processing industry in the Kwaebibirem District serves as the main source of employment for a large number of people especially women, the District Assembly should give tax incentives to the producers (entrepreneurs) to enable them expand their business and employ more people. The coping strategies identified in the study includes combination of any two or more of the following sources; palm oil processing, farming, petty trading, wages from other paid employment, and artisanship.

The palm oil processing that woman engaged in as a source of employment is unstable.

Government through the District Assembly should strengthen the LESDEP programme and train school dropout, unskilled people, including women employees of palm oil producers who do not have employable skills through public-private partnership such as NGOs to address the problem.

The study observed that majority of women employees of palm oil producer generally have low level of education, social groups membership (CBOs, FBOs), low human capital(unskilled labour). Therefore majority of women employees of palm oil producers have their incomes below the minimum wage (least amount of income legally below which no organization or enterprise is expected to pay its workers in a year) in Ghana which might not guarantee these workers minimum standard of living hence could be described as having low socio-economic status in the District.

Finally, the study was conducted bearing in mind that majority of women employees of small-scale palm oil producers are the victims of displaced household of the GOPDC company which had taken over their farm lands and making it difficult for them to have food security but results showed that only few respondents were found to have been displaced by the company. The women employees therefore cannot be said to have food insecurity even though their income earnings are low because they have access to food resources all year round as a result of their coping strategies adopted.

5.4 Suggestions for further research

This study explores livelihood options for women employees of small-scale palm oil producers is just one of the three categories of such producers. Future studies may also consider exploring that of medium and large-scale producers such as Oreo Ghana Limited, Damang mills, Serederpam Ghana Limited as well as Ghana Oil Palm Development Company's (GOPDC) in the District.

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APPENDIX A

Kwame Nkrumah University of Science and Technology, Kumasi

College of Architecture and Planning

Department of Planning

Questionnaire for ‘women employees of palm oil processors’ of selected communities in the Kwaebibirem-District.

I wish to assure you that any information provided would be kept confidential and used purely for academic purpose. This questionnaire is aimed at collecting information on the topic “**Exploring livelihood options among women employees of palm oil producers in the Kwaebibirem-District**” towards the partial fulfillment of the requirement of **Msc. Development Policy and Planning**.

BACKGROUND INFORMATION ON RESPONDENTS

Please! Tick appropriately (✓)

1. Age of respondents.....

2. Highest level of education (2) No formal education ☐ (3) Basic education ☐

(4) Secondary education ☐ (5) Tertiary ☐ (6) others, specify.....

3. Marital status (1) Married ☐ (2) Not married ☐ (3) Divorced ☐ (4) Never married ☐

4. How many children do you have?.....

5. Number of dependants.....

6. Are you the head of your household? (1) Yes ☐ (2) No ☐

7. Which tribe in Ghana do you belong? (1) Akan ☐ (2) Ewe ☐ (3) Ga ☐
(4) Krobo ☐ (5) others

8. How many years have you being working with palm oil producers in this community?.....

9. Are you a migrant or indigene in this community? (1) Migrant ☐ (2) Indigene ☐
(3) Migrant but permanent resident ☐

OBJECTIVE ONE: TO EXAMINE VARIOUS SOURCES OF LIVELIHOODS AND COPING STRATEGIES OF WOMEN EMPLOYEES OF PALM OIL PRODUCERS (KRAMERS) IN THE DISTRICT.

10. What is your major occupation? (1) Processing ☐ (2) Trading ☐ (3) Artisan ☐
(4) Livestock farming ☐ (5) Crop farming ☐ (6) Crops &livestock farming ☐
(7) All the above ☐ (6) others, specify.....

11. Do you depend only on palm oil processing for your livelihood? (1) Yes ☐ (2) ☐
No

12. If no to (Q12) above what are your other sources of livelihood? (1)Farming ☐ (2)
Trading ☐ (3)Oil palm Processing ☐ (4) Wages from employment ☐
(5) Artisanship ☐ (6) All the above ☐

13. Why do you combine two or more jobs at the same time? (1) To survive ☐
(2) Want to be beasy ☐ (3) Want to be rich ☐ (4) Because others are doing it ☐
(5) Others ☐

14. Can you say that doing two or more jobs at the same time is helpful to you?
(1)Yes ☐ (2) No ☐

15. If yes to (Q15) above, have you considered health implications involved in such activities? (1)Yes but have no choice ☐ (2) Not at all ☐

**OBJECTIVE TWO: TO ASSESS THE SOCIO-ECONOMIC STATUS OF
WOMEN EMPLOYEES OF PALM OIL PRODUCERS (KRAMERS) IN THE
DISTRICT.**

16. Do you belong to any social group? (1)Yes ☐ (2) No ☐

17. If yes to (Q17) above indicates the type of social groups you belong? (1) FBO ☐

(2) CBOs ☐ (3) Both FBOs & CBO ☐ (4) Processing association ☐

(4) Co-operation society ☐ (5) All the above ☐

18. What was your major occupation before you were employed here? (1)Trading ☐

(2) Artisanship ☐ (3) Livestock farming ☐ (4) Mining ☐

(5) Crop farming ☐ (6) both crop &livestock farming ☐ (7) All the above ☐

(8) Otherwise,

specify.....

29. What type of worker are you? (1) Casual worker ☐ (2) Permanent worker ☐

20. If you are a permanent worker here, is your SSNIT being paid by your employer?

(1)Yes ☐ (2) No ☐

21. Has your income improved since working here? (1)Yes ☐ (2) No ☐

22. To what extent has your income improved since working here? (1) Slightly improved ☐

(2) Moderately improved ☐ (3) highly improved ☐ (4) Not improved at all ☐

23. When do you receive your pay? (1) Daily ☐ (2) Weekly ☐ (3) Monthly ☐

24. How much do you earned in a month?

GH¢.....

25. Do you feel that your working here has improved your living condition? (1) Yes ☐

(2) No ☐

26. If yes, how ?.....

27. Do you have access to health care through the National Health Insurance Card?

(a) Yes ☐ (b) No ☐

28. Do you have access to land for farming in this community? (1) Yes ☐ (2) No ☐

29. If *yes* to (Q29) above by what means do you get access (1) outright purchase ☐

(2) lease ☐ (3) Share cropping system ☐

30. Do you have adequate food supply for your family throughout the year? (1) Yes ☐

(2) No ☐

31. If *no* to (Q31) above how do you cope throughout the year.....

.....

32. Do you have any employable skill? (1) Yes ☐ (2) No ☐

33. If *no* to (Q33) above, will you want to be given skill training? (1) Yes ☐ (2) No ☐

34. If *yes* to (Q34) above specify type of skill
training.....

35. Which of the following natural resources do you have? (1) Land ☐ (2) Gold ☐

(3) Diamond ☐ (4) Timber ☐ (5) None of the above ☐ (6) All of the above ☐

36. Has your land ever been taken over by GOPDC? (1) Yes ☐ (2) No ☐

37. If *yes* to (Q37) were you adequately compensated? (1) Yes ☐ (2) No ☐

38. Is your income secure with this job you are doing? (1) Not secured ☐

(2) moderately secured ☐ (3) highly secured ☐

39. If *not secured*, give

reasons.....

.....

40. Do you have savings account? (1) Yes ☐ (2) No ☐

OBJECTIVE THREE: TO INVESTIGATE AND UNDERSTAND THE ROLE OF WOMEN EMPLOYEES IN THE PALM OIL PROCESSING VALUE CHAIN.

41. State the type of roles women play in this palm oil processing industry?

- (1).....
- (2).....
- (3).....
- (4).....
- (5).....

42. Give reasons why women play this roles in the palm oil processing industry

- (1).....
- (2).....
- (3).....

43. Do you think that this palm oil processing industry can survive without women? (1)

Yes ☐ (2) No ☐

44. If no to (Q44) above, give reasons

- (1).....
- (2).....
- (3).....

45. In your opinion what reasons account for women dominating the small- scale palm oil processing industry in the Kwaebibirem- District?

- (1).....
- (2).....
- (3).....

APPENDIX B

Interview guide for Ministry of food and Agriculture

1. Do you work with processors in the district?.....
2. Do you give any support to palm oil processors in the district?
- If yes to question (Q2) above what type of support do you give to them?
.....
3. Do you collaborate with any organization such as NGOs in addressing livelihood issues of women employees of processors?.....
4. If *no to (Q4above)*, would you like to collaborate with any local NGOs to train these women employees in the oil palm industry on alternative Sources of livelihoods?.....
5. Have there been cases where the MOFA introduced women employees of palm oil Processors to other sources of livelihood?.....
7. If yes to (Q6) above what type of livelihood?
.....
8. Do you have any problem working with the palm oil processors and their employees?
.....
9. If yes to (Q8) above, what is the problem?

Thank you for your co-operation

APPENDIX C

INTERVIEW GUIDE FOR OIL PALM RESEARCH INSTITUTE (OPRI) KUSI AND UNIVERSITY OF GHANA FOREST AND HORTICULTURAL RESEARCH INSTITUTE, OKUMANING.

Name of institution.....

1. What contribution does your institution made to palm oil processing industry in the district?.....

(1) Training of palm oil processors and their employees on production of quality of oil ☐

(2) Introduction of modern palm oil processing technologies ☐

(3) Both 1 and 2 above ☐ (4) Only (1) above ☐ (5) Only 2 ☐

2. What is your relationship with the palm oil processors in the district? (1) Poor ☐

(2) Good ☐ (3) Very good ☐ (4) No relationship ☐

3. Do you have any livelihood project with the palm oil processors in the district? (1) Yes ☐

(2) No ☐

4. If yes to (Q3) above what type of livelihood project?

5. Have you ever introduced any processing technology to palm oil processors before?

(1) Yes ☐ (2) No ☐

6. If *no* to Q5, give reasons

.....
.....
.....
.....

7. If yes to (Q5) what was the attitude of the palm oil processors towards the new technology? (1) Friendly ☐ (2) Hostile ☐ (3) Not accepted ☐ (4) Fairly accepted ☐

8. How will you rate the technology? (1)Very expensive ☐ (2) Expensive ☐
(3) Not expensive ☐

9. To what extent was the technology expected to improve the livelihood of the employees and the palm oil processors? (1) Low ☐ (2) Moderate ☐ (3) High ☐
(4) Not at all ☐

10. Do you have any plan of training women employees of palm oil processors on alternative source of livelihood? (1) Yes ☐ (2) No ☐

11. If No to (Q10)

why.....

.....

.....

.....

.....

.....

.....

.....

Thank you for your Co-operation

APPENDIX D
INTERVIEW GUIDE FOR DISTRICT ASSEMBLY

Please! Tick appropriately where applicable (✓)

1. What is the most dominant occupation of women in the district? (1) Crop farming ☐

(2) Palm oil processing ☐ (3) Trading ☐ (4) Mining ☐

2. What is the percentage of working women that are into palm oil processing in the District? (1) 10-20 ☐

(2) 20-40 ☐ (3) 41-60 ☐ (4) 70 and above ☐

3. What is the contribution of palm oil processing as an activity on the livelihood of women in the district? (1) Low employment ☐ (2) Moderate employment ☐
(3) High employment ☐ (4) Very high employment ☐

4. Does the District Assembly has any plan of providing alternative sources of livelihood for women employees of palm oil processors under **LESDEP** (1) Yes ☐ (2) No ☐

5. If yes to (Q4) above how soon? (1) Now ☐ (2) In the future ☐

6. How do you monitor the activities of palm oil processors in the district?

.....
.....

7. By what percentage does the activity of the palm oil processors contribute to the assembly's internally generated funds?

.....

8. To what extent do palm oil processors comply with assemblies by- laws? (1) Poorly ☐

(2) Moderately ☐ (3) Highly ☐ (4) Not at all ☐

9. What measures have been put in place to ensure that processors comply with the Assembly's by- laws? (1) Education ☐ (2) Monitoring ☐ (3) Summons ☐

10. How would you assess the contributions of small-scale palm oil processing industry in Connection with development of the District?

.....

.....

11. What is the total estimated number of women employees in this palm oil processing industry in the district.....

Thank you for your Co-operation